S1070-2-U

SEVENTY-SIXTH
ANNUAL REPORT
OF THE
STATE BANK COMMISSIONER
OF THE
STATE OF COLORADO

1876

To His Excellency

RICHARD D. LAMM

The Governor of the State

of

Colorado

For the period from January 1, 1985

to December 31, 1985

December 31, 1985

TO: His Excellency Richard D. Lamm
Governor of the State of Colorado

Dear Governor Lamm:

It is with pleasure that I submit this Annual Report of Condition for all state-chartered commercial and industrial banks in compliance with the provisions of C.R.S. 1973, 11-2-109, as amended. Publication and distribution of this Report is made in accordance with the provisions of Section 11-2-110, and title 11, Articles 1 through 11, known as the Colorado Banking Code of 1957.

The Statements of Condition of all state chartered trust companies are herewith contained in compliance with C.R.S. 1973, 11-23-114 (3), as amended.

State chartered banks in Colorado reported total assets of $7,231,531,000 as of December 31, 1985,--- a 1 percent increase since December 31, 1984. The number of state chartered banks remained constant at 197. During 1985, five new bank charters were issued; four banks were closed by this office due to insolvency; and one bank converted from a state chartered bank to a national charter.

State chartered industrial banks in Colorado reported total assets of $1,063,914,741 as of December 31, 1985,---a 5 percent increase since December 31, 1985. The number of industrial banks decreased from 141 at the beginning of the year to 125 on December 31, 1985,---a decrease of 16. Four industrial banks voluntarily liquidated during the year; one industrial bank was closed by the Commissioner due to insolvency; nine banks merged into another institution; and, two converted into commercial banks.

State chartered credit unions (115) reported total assets of $1,166,779,636.14 as of December 31, 1985 which represents a 20.4 percent increase. The number of credit unions decreased from 122 reported as of December 31, 1984. Four credit unions were liquidated, and three were merged into other credit unions.

Very truly yours,

Richard B. Doby
State Bank Commissioner

DIVISION OF BANKING

Richard B. Doby
STATE BANK COMMISSIONER

James T. Dillon
CHIEF DEPUTY BANK COMMISSIONER

J D Chatman
CHIEF FINANCIAL INSTITUTIONS EXAMINER

Nancy Antill
Louise A. Fish
Kenneth R. Ehrich
Lee B. Woodbury
SENIOR FINANCIAL INSTITUTIONS EXAMINERS

Leonard A. Reish
EDP AUDITOR II

Morris Augusta
Kenneth L. Bruning
Margaret A. Chalmers
Michael M. Chevarria
Byron M. Coleman
Milad G. Fam
Randy Garroutte
Robert O. Farmer
Virginia Greenwalt-Belmain
Victor A. Hangar
Robert Hinton
Rosemary F. Isbell
Robert E. Kissel
R. Charles Krieger
Kenneth E. Malskeit
Michael R. Mitchell
E. Earl Penwell
Bessie E. Proffitt
Ronald R. Roberts
Thomas E. Rockwell
Daniel A. Gloekler
John C. Rose
Raymond Schorn
Robert L. Smith
Richard W. Thomason
G. John Uebelhoer
David C. Webb
Richard D. Woodward
FINANCIAL INSTITUTION EXAMINERS

Julia E. Swearingen
ADMINISTRATIVE OFFICER II

Mary Cunningham
Senior Secretary

Addie Keene
Senior Secretary

Debbie Rahe
Typist B

Farrell Carroll
Senior Secretary

Billie Arlene Grant
Typist B

Annette Trujillo
Admin. Clerk

Boris Donescu
Typist B

COLORADO STATE BANKING BOARD

Richard B. Doby
Chairman

Charles R. Sillstrop
Term Expires July 1, 1987

Robert D. Bischoff
Term Expires July 1, 1989

Sandra McCray
Term Expires July 1, 1989

William L. Perry
Term Expires July 1, 1991

Sam F. Falsetto
Term Expires July 1, 1991

R. Kent Landmark
Term Expires July 1, 1991

Legal Counsel

Lee Ann Donelson
Assistant Attorney General

NEW BANK CHARTERS APPROVED AND ISSUED

Date Charter Issued	Name and Bank Location	Capital	Surplus	Undivided Profits
March 30, 1985	American Bank of Commerce, Denver	500,000	500,000	750,000
May 28, 1985	Prudential Bank, Denver	1,100,000	360,000	140,819
July 3, 1985	Citywide Bank of Thornton	600,000	700,000	200,000
September 30, 1985	International Bank of Wheat Ridge	700,000	500,000	300,000
December 31, 1985	Boulder Tri-State Bank, Boulder	700,000	500,000	300,000

COMPARATIVE ABSTRACT

Showing Condition of State Credit Unions, State of Colorado
At the close of business on the dates indicated
As compiled by the Office of the State Bank Commissioner

Assets	114 Credit Unions 12-31-85	122 credit Unions 12-31-84	% of Change
Loans to Members	715,290,126	643,352,834	+ 11.2
All Other Loan Accounts	14,227,812	1,619,616	+ 778.5
Total Loans	729,517,938	644,972,450	+ 13.1
Allowance for loan losses	(46,238)	36,456	- 226.8
Cash	19,483,662	12,534,186	+ 55.4
Investment Securities			
U. S. Government Obligations	30,346,815	31,920,019	- 4.9
Federal Agency Securities	49,258,701	19,881,995	+ 147.8
Common Trust Investments	2,375,428	51,289	+4,531.5
Corporate Central Credit Union	149,595,489	114,653,807	+ 30.5
Commercial Banks	51,279,770	42,320,476	+ 21.2
Savings & Loans, Mutual Svgs banks	75,337,425	62,564,160	+ 20.4
Shares in Central Liquidity Facility	8,434,810	1,497,513	+ 463.2
Other Credit Unions	1,177,726	227,170	+ 418.4
Loans to Credit Unions	44,320	35,843	+ 23.7
All Other Investments	19,047.353	11,309,815	+ 68.4
Total Investments	386,897,837	284,462,087	+ 36.0
Land & Building (Net of depreciation)	17,986,449	14,986,564	+ 20.0
Other Fixed Assets	7,394,336	6,201,726	+ 19.2
Other Assets	5,545,652	6,263,238	- 11.5
Total Assets	1,166,779,636	969,456,707	+ 20.4
Liabilities			
Promissory Notes	17,584	296,060	- 94.1
Reverse Repo Agreement	727,115	733,600	- .9
Other Notes	627,368	7,841,071	- 92.0
Accounts Payable	2,215,462	1,961,363	+ 13.0
Interest Payable on Deposits	1,987,164	1,485,846	+ 33.7
Dividends Payable	4,385,722	4,342,078	+ 1.0
Deposits	70,957,779	36,627,679	+ 93.7
All Other Liabilities	2,492,080	2,792,158	- 10.7
Total Liabilities	83,410,274	56,079,855	+ 48.7
Equity Capital			
Share Certificates	278,173,064	213,980,865	+ 30.0
Shares Drafts	71,641,903	52,044,462	+ 37.7
IRA, Keogh Accounts	142,026,712	74,873,061	+ 89.7
Other Shares	479,325,097	474,453,286	+ 1.0
Total Shares	971,166,776	815,351,674	+ 19.1
Regular Reserves	51,470,295	45,533,709	+ 13.0
Investment Valuation Reserve	565,627	2,864,592	- 80.3
Other Reserves	8,656,531	7,960,344	+ 8.7
Undivided Earnings	51,510,134	41,593,767	+ 23.8
Total Equity Capital	112,202,587	97,952,412	+ 14.5
Total Equity Capital/Shares	1,083,369,363	913,304,086	+ 18.6
Total Liabilities/Equity/Shares	1,166,779,637	969,383,941	+ 20.4

COMPARATIVE ABSTRACT

Showing Condition of Commercial Banks in the State of Colorado at the
Close of Business on the Dates Indicated as Compiled by
the Office of the State Bank Commissioner

.000 omitted

ASSETS	195 BANKS 12-31-85	% to total	197 BANKS 12-31-84	COMPARISON Increase(+) Decrease(-)
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	713,623	10	724,244	- 10,621
SECURITIES	1,397,058	19	1,463,111	- 66,053
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	528,273	7	412,881	115,392
LOANS AND LEASE FINANCING RECEIVABLES	4,201,075	58	4,226,681	- 25,606
ASSETS HELD IN TRADING ACCOUNTS	210	0	1,439	- 1,229
PREMISES AND FIXED ASSETS	182,941	3	134,319	+ 48,622
OTHER REAL ESTATE OWNED	56,201	1	40,544	+ 15,657
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	1,512	0	20,842	- 19,330
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	1,490	0	2,072	- 582
INTANGIBLE ASSETS	315	0	520	- 204
OTHER ASSETS	148,832	2	155,407	- 6,575
TOTAL ASSETS	7,231,531	100	7,182,060	+ 49,471
LIABILITIES				
DEPOSITS - DOMESTIC OFFICES	6,278,598	87	6,195,295	+ 83,303
- NONINTEREST BEARING	1,589,630		1,698,005	
- INTEREST BEARING	4,688,968		4,497,290	
FED FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS	225,135	3	250,584	- 25,449
DEMAND NOTES/U.S. TREASURY	20,333	.5	15,692	+ 4,641
OTHER BORROWED MONEY	4,316	0	34,133	- 29,817
MORTGAGE INDEBTEDNESS	28,488	1	30,020	- 1,532
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	1,490	0	2,072	- 582
NOTES AND DEBENTURES	9,460	.5	12,125	- 2,665
OTHER LIABILITIES	86,913	1	82,472	+ 4,441
TOTAL LIABILITIES	6,654,733		6,622,393	+ 32,340
EQUITY CAPITAL				
PREFERRED STOCK	1,010	0	2,250	- 1,240
COMMON STOCK	123,386	1	123,945	- 559
SURPLUS	240,742	3	241,588	- 846
UNDIVIDED PROFITS/CAP.RES.	211,660	3	191,884	+ 19,776
TOTAL EQUITY CAPITAL	576,798		559,667	+ 17,131
TOTAL LIABILITIES AND EQUITY CAPITAL	7,231,531	100	7,182,060	+ 49,471

ALPHABETICAL INDEX

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LOCATION	NO.	NAME OF BANK	PAGE NO.
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Aspen	283	Bank of Aspen, The	03
Aurora	502	Central Bank of Aurora	04
Aurora	541	Commerce Bank of Aurora	05
Aurora	558	Omnibank Aurora	06
Aurora	463	Peoples Bank & Trust Company	07
Aurora	537	Security Bank of Aurora	08
Aurora	604	Bank of Aurora, The	09
Aurora	435	United Bank of Aurora	10
Aurora	611	United Bank of Aurora-South	11
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Bayfield	549	Pine River Valley Bank	15
Boulder	522	Bank of Boulder	16
Boulder	472	Security Bank of Boulder	17
Boulder	009	United Bank of Boulder	18
Brighton	507	Platte Valley Bank	19
Brighton	428	United Bank of Brighton	20
Broomfield	545	Central Bank of Broomfield	21
Broomfield	465	United Bank of Broomfield	22
Brush	294	Farmers State Bank of Brush	23
Buena Vista	477	Buena Vista Bank & Trust Company	24
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Colorado Springs	496	Bank of Colorado	33
Colorado Springs	486	Central Bank of Academy Boulevard	34
Colorado Springs	454	Central Bank of Colorado Springs	35
Colorado Springs	590	Century Bank Academy at Hancock	36
Colorado Springs	609	Cheyenne Mountain Bank	37
Colorado Springs	523	First Bank	38
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Colorado Springs	608	State Bank & Trust of Colorado Springs	40
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Cortez	429	Citizens State Bank	44
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Denver	453	Central Bank of North Denver	53
Denver	473	Century Bank & Trust	54
Denver	589	Century Bank North	55
Denver	493	Citywide Bank of Denver	56
Denver	092	Colorado State Bank of Denver	57
Denver	592	First Charter Bank	58
Denver	519	Frontier Bank of Denver	59
Denver	460	Guaranty Bank & Trust Company	60
Denver	576	Independent State Bank of Colorado	61
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Denver	444	Mountain States Bank	63
Denver	536	Omnibank Southeast	64
Denver	613	Prudential Bank	65
Denver	470	Southwest State Bank	66
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Fort Collins	476	Rocky Mountain Bank & Trust Company	88
Fort Lupton	050	Fort Lupton State Bank	89
Fort Morgan	291	Farmers State Bank of Fort Morgan	90
Fort Morgan	591	Fort Morgan State Bank	91
Fountain	491	Pioneer Bank of Fountain	92
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Lakewood	439	Jefferson Bank & Trust	129
Lakewood	511	Jefferson Bank South	130
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Leadville	434	Commercial Bank of Leadville	132
Littleton	596	Ambank at Broadway	133
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Littleton	584	Citizens Bank	135
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Longmont	599	Pioneer Bank of Longmont	138
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AMENDMENTS TO

COMMERCIAL BANKS RULES AND REGULATIONS

During 1985

CB-101.8 Capital Adequacy. This rule applies to all state banks for those circumstances in which the Colorado State Banking Board, pursuant to the Colorado Banking Code of 1957 must evaluate capital as an essential component in promoting and maintaining a sound banking system, the security of deposits and depositors and other customers, the preservation of the liquid position of state banks and in the interest of preventing injurious credit expansion and contractions.

For the purpose of establishing the guidelines and standards, the Banking Board and the Division of Banking will use in determining capital adequacy for state banks, the Board specifically incorporates by reference, without publishing in full, section 325.1 through 325.5 of part 325 of Title 12 of the Code of Federal Regulations as adopted by the Board of Directors of the Federal Deposit Insurance Corporation February 11, 1985 and excluding any later amendments or additions of such part 325. For further information regarding this Regulation, contact Commissioner Richard B. Doby, State Bank Commissioner, 303 West Colfax Avenue #700, Denver, Colorado.

CB-1.23 Declaratory Orders. (a) Any person[1] may petition the board for a declaratory order to terminate controversies or to remove uncertainties as to the applicability to the petitioner of any statutory provision or of any rula or order of the board.

(b) The board will determine, in its discretion and without notice to petitioner, whether to rule upon any such petition. If the board determines that it will not rule upon such a petition, the board shall promptly notify the petitioner of its action and state the reasons for such action.

(c) In determining whether to rule upon a petition filed pursuant to this rule, the board will consider the following matters, among others:

1. Whether a rule on the petition will terminate a controversy or remove uncertainties as to the applicability to petitioner of any statutory provision or rule or order of the board.

2. Whether the petition involves any subject, question or issue which is the subject of a formal or informal matter or investigation currently pending before the board or a court involving one or more of the petitioners.

3. Whether the petition involves any subject, question or issue which is the subject of a formal or informal matter or investigation currently pending before the board or a court but not involving any petitioner.

4. Whether the petition seeks a ruling on a moot or hypothetical question or will result in an advisory ruling or opinion.

5. Whether the petitioner has some other adequate legal remedy, other than an action for declaratory relief pursuant to Rule 57, Colorado Civil Procedures Act, which will terminate the controversy or remove any uncertainty as to the applicability to the petitioner of the statute, rule or order in question.

(d) Any petition filed pursuant to this rule shall set forth the following:

1. The name and address of the petitioner and whether the petitioner is licensed pursuant to 11-3-101 C.R.S., _et seq._

2. The statute, rule or order to which the petition relates.

3. A concise statement of all of the facts necessary to show the nature of the controversy or uncertainty and the manner in which the statute, rule or order in question applies or potentially applies to the petitioner.

(e) If the board determines that it will rule on the petition, the following procedures shall apply:

1. The board may rule upon the petition based solely upon the facts presented in the petition. In such a case:

a. Any ruling of the board will apply only to the extent of the facts presented in the petition and any amendment to the petition.

b. The board may order the petitioner to file a written brief, memorandum or statement of position.

c. The board may set the petition, upon due notice to petitioner, for a non-evidentiary hearing.

d. The board may dispose of the petition on the sole basis of the matters set forth in the petition.

e. The board may request the petitioner to submit additional facts, in writing. In such event, such additional facts will be considered as an amendment to the petition.

f. The board may take administrative notice of facts pursuant to the Administrative Procedures Act (C.R.S., 1973, 24-4-105 (8)) and may utilize its experience, technical competence and specialized knowledge in the disposition of the petition.

g. If the board rules upon the petition without a hearing, it shall promptly notify the petitioner of its decision.

2. The board may, in its discretion, set the petition for hearing, upon due notice to petitioner, for the purpose of obtaining additional facts or information or to determine the truth of any facts set forth in the petition or to hearing oral argument on the petition. The notice to the petitioner setting such hearing shall set forth, to the extent known, the factual or other matters into which the board intends to inquire. For the purpose of such a hearing, to the extent necessary, the petitioner shall have the burden of proving all of the facts stated in the petition, all of the facts necessary to show the nature of the controversy or uncertainty and the manner in which the statute, rule or order in question applies or potentially applies to the petitioner and any other facts the petitioner desires the board to consider.

(f) The parties to any proceeding pursuant to this rule shall be the board and the petitioner. Any other person may seek leave of the board to intervene in such a proceeding, and leave to intervene will be granted at the sole discretion of the board. A petition to intervene shall set forth the same matters as required by section (d) of this rule. Any reference to a "petitioner" in this rule also refers to any person who has been granted leave to intervene by the board.

(g) Any declaratory order or other order disposing of a petition pursuant to this rule shall constitute agency action subject to judicial review pursuant to C.R.S. 1973, 24-4-106.

[1] Refer to existing definition of "person" in APA, rules or statute, if any.

CB 101.29 Bankers blanket bond. (1) Any bankers blanket bond procured by a state bank to satisfy the requirements of section 11-3-120, C.R.S. (1982 Repl. Vol.) shall provide that the bonding company providing the bond shall give at least ninety days' notice of cancellation or non-renewal of such bond to the bank and to the State Bank Commissioner.

(2) Any state bank which experiences difficulty in obtaining and maintaining blanket bond coverage shall notify the State Bank Commissioner:

a. When there is a lapse in fidelity coverage; and,

b. Monthly thereafter concerning actions and progress in obtaining such coverage.

CERTIFICATE ISSUED APRIL 25, 1974 NO. 525

OMNIBANK ARVADA
ARVADA

OFFICERS-

BRENT BARLOW, PRESIDENT; RONALD G. ROGERS, VICE-PRESIDENT/CASHIER; ROBERT W. GRAF, SECRETARY

DIRECTORS-

BRENT BARLOW, NORMAN BROWNSTEIN, MICHAEL A. FEINER, ROBERT W. GRAF, HAROLD GUZOFSKY, EMIL HECHT, WILLIAM B. KEMPER, LEONARD MILLMAN, LARRY A. MIZEL, DONALD P. SHWAYDER

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,057
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		8,217
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,229	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	97	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,132
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		593
7. OTHER REAL ESTATE OWNED		275
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		261
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,985
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		18,822
(1) NONINTEREST-BEARING	7,587	
(2) INTEREST-BEARING	11,235	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		132
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		18,954
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		931
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,031
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		20,985

CERTIFICATE ISSUED JULY 9, 1979 NO. 563

PITKIN COUNTY BANK & TRUST COMPANY
ASPEN

OFFICERS-

ALLEN KOENEKE PRESIDENT; ANN M. BAKER, SECRETARY/VICE-PRESIDENT MARY ANN CAMPELL, CASHIER/SECRETARY; KYLE J. SMITH, COMMERCIAL LOAN OFFICER; THOMAS GRIFFITHS, EXECUTIVE VICE PRESIDENT OF LENDING; AMY GILBERTSON, OFFICER

DIRECTORS-

CHARLES B. ISRAEL, CAROL ANN KOPF, ROBERT R. ODEN, J. THOMAS CLARK, JR., JEROLD B. HIRSH.

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,772
B. INTEREST-BEARING BALANCES		1,600
2. SECURITIES		3,556
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,513	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	155	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20,358
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		288
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		458
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		30,432

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		28,127
(1) NONINTEREST-BEARING	6,832	
(2) INTEREST-BEARING	21,295	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		167
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		195
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		28,489
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	650
25. SURPLUS	684
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	609
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,943
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	30,432

CERTIFICATE ISSUED MAY 29, 1942 NO. 283

THE BANK OF ASPEN
ASPEN

OFFICERS-

CHARLES F. FISHER, PRESIDENT;GEORGE HART, VICE PRESIDENT; KURT ADAM, SR. VICE PRESIDENT; MARY M. RYERSON, ASSISTANT VICE PRESIDENT/CASHIER

DIRECTORS-

COLLIN C. JOHNSTON, FRANKE E. PIERRO, J. RODNEY UHRICH, DONALD J. KANY, CHARLES F. FISHER, MICHAEL J. PINT, JOHN MORRISON, RICHARD J. MEEKER

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7,205
B. INTEREST-BEARING BALANCES		
2. SECURITIES		9,769
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		965
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	19,673	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	237	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		19,436
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		623
7. OTHER REAL ESTATE OWNED		562
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		614
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		39,174
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		35,609
(1) NONINTEREST-BEARING	14,917	
(2) INTEREST-BEARING	20,692	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		12
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		125
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		35,746
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,641
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		787
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,428
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		39,174

CERTIFICATE ISSUED JANUARY 29, 1971 NO. 502

CENTRAL BANK OF AURORA
AURORA

OFFICERS-

KEN GRUNKEMEYER, PRESIDENT/SECRETARY; DAVID T. MANLEY, EXECUTIVE VICE-PRESIDENT; JANICE M. KOSHIO, VICE PRESIDENT; ANDREW FARRELL, ASSISTANT VICE PRESIDENT; JOHN M. MCLAUGHLIN CASHIER; CAROL PATTERSON ADMINISTRATIVE OFFICER; LINDA YOVANKIN OPERATIONS OFFICER

DIRECTORS:

JOSEPH R. LINCOLN, TERRANCE J. TANGEN, BOYD A. LINDQUIST, MARVIN OWENS, JR., KEN GRUNKEMEYER

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,711
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,196
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,540
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,978	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	351	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20,627
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		822
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		507
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		29,403

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		27,304
(1) NONINTEREST-BEARING	7,081	
(2) INTEREST-BEARING	20,223	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		179
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		27,483
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	300
25. SURPLUS	1,220
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	400
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,920
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	29,403

CERTIFICATE ISSUED MAY 5, 1976 NO. 541

COMMERCE BANK OF AURORA
AURORA

OFFICERS-

JAMES C. LEWEIN, PRESIDENT; CAROL C. HARDY, VICE-PRESIDENT/OPERATIONS; C. BRUCE WAMPLER, VICE-PRESIDENT; KATHLEEN I. MICHEL, ASSISTANT VICE-PRESIDENT; LAVELLE FRENCH, ASSISTANT VICE PRESIDENT; PAUL W. SHOEMAKER; ASSISTANT VICE PRESIDENT;
CHRISTINE KUNA OPERATIONS OFFICER; MICHAEL FINNEGAN, COMMERCIAL LOAN OFFICER; DOUGLAS SCHELLINGER, CONSUMER LOAN OFFICER

DIRECTORS-

LESTER D. PEDICORD, CAROL A. HARDY, J.E. MANNING, SR., DWIGHT C. RIDER
JOSEPH D. FREUND, PAUL V. MURRAY, JR., JAMES B. WALTERS, JAMES C. LEWIEN

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,904
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,867
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		5,255
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	24,397	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	428	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		23,969
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		576
7. OTHER REAL ESTATE OWNED		550
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		542
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		40,663
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		37,369
(1) NONINTEREST-BEARING	12,024	
(2) INTEREST-BEARING	25,345	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		173
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		37,542
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1,633
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		988
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,121
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		40,663

CERTIFICATE ISSUED NOVEMBER 17, 1978 NO. 558

OMNIBANK AURORA
AURORA

OFFICERS-

R. L. MCGILVERY, PRESIDENT; MARK SCOTT, VICE-PRESIDENT; CHARLES KNAPP, CASHIER; BARBARA SANDERS, JEFF TRAINER, ASSISTANT CASHIERS; ROBERT W. GRAF, SECRETARY

DIRECTORS-

NORMAN BROWNSTEIN, ROBERT W. GRAF, HAROLD GUZOFSKY, EMIL HECHT, WILLIAM B. KEMPER, R. L. MCGILVERY, LEONARD MILLMAN, LARRY A. MIZEL
DONALD P. SHWAYDER, MICHAEL FEINER

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,830
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		7,486
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,905
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,474	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	101	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,373
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		367
7. OTHER REAL ESTATE OWNED		203
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		308
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,672

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		22,154
(1) NONINTEREST-BEARING	8,515	
(2) INTEREST-BEARING	13,639	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		228
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,382
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	500
25. SURPLUS	600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	1,190
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	2,290
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	24,672

CERTIFICATE ISSUED APRIL 24, 1957 NO. 463

PEOPLES BANK & TRUST COMPANY
AURORA

OFFICERS-

HOMER H. LYLE, PRESIDENT/CHAIRMAN; ROBERT R. MIDCAP, EXECUTIVE VICE-PRESIDENT; JAMES B. COOLING, SR. VICE PRESIDENT; MARY ANTOLINI, ASST. VICE PRESIDENT/CASHIER; JOAN MCNULTY, ASSISTANT CASHIER; LOIS PICKINPAUGH, ASSISTANT VICE PRESIDENT; LOIS AUSTON, GAYLA LEWIS, WANDA ALBERS AND KEN HAY, ASSISTANT CASHIERS; PEGGY SPARKS, ASSISTANT TRUST OFFICER

DIRECTORS-

HOMER LYLE, GEROGE L. STRIKE, LOUIS N. STRIKE, ROBERT R. MIDCAP, EDWARD M. WILLIS, F.R. FULLER, RONALD E. CHISM, JOSEPH C. MIFFITT, THOMAS NEVIN HOMER LYLE, GEROG

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,990
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,421
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,750
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	25,381	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	238	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		25,143
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		518
7. OTHER REAL ESTATE OWNED		335
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		360
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		42,517
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		39,093
(1) NONINTEREST-BEARING	19,074	
(2) INTEREST-BEARING	20,019	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		436
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		39,529
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		988
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,988
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		42,517

CERTIFICATE ISSUED SEPTEMBER 15, 1975 NO. 537

SECURITY BANK OF AURORA
AURORA

OFFICERS-

DAVID MOLL, PRESIDENT; STEPHEN FLYNN VICE PRESIDENT; JEAN LASHMET, VICE-PRESIDENT OF MORTGAGE LENDING; DONALD CHAGNON VICE PRESIDENT/CASHIER

DIRECTORS-

MARVIN MOLL, DAVID MOLL, DOUGLAS MOLL, STEPHEN PETERSON

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,596
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,157
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		925
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,023	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	3	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,020
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		481
7. OTHER REAL ESTATE OWNED		275
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		299
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,753

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,649
(1) NONINTEREST-BEARING	4,810	
(2) INTEREST-BEARING	7,839	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		83
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,732
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	250
25. SURPLUS	650
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	121
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,021
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	13,753

CERTIFICATE ISSUED JANUARY 20, 1984 NO. 604

THE BANK OF AURORA
AURORA

OFFICERS-

GLEN B. CLARK, SR., PRESIDENT; MURRAY F. HILL, EXECUTIVE VICE-PRESIDENT; SUSAN L. PFANNENSTIEL, CASHIER

DIRECTORS-

GLEN B. CLARK, SR., JACK RICH, HENRY R. ROBINSON, FREDERICK N. FANNING, ROBERT K. SWANSON

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		620
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,729
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,584	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	48	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,536
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		373
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		128
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,386
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,154
(1) NONINTEREST-BEARING	1,143	
(2) INTEREST-BEARING	6,011	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		170
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		122
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,446
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		40
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		940
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,386

CERTIFICATE ISSUED MARCH 13, 1943 NO. 435

UNITED BANK OF AURORA
AURORA

OFFICERS-

JOHN T. KENNEDY, PRESIDENT; JACK C. HEIMBICHNER, SR. VICE-PRESIDENT; LINDA GIBSON, VICE-PRESIDENT/CASHIER; ARDEN KRUGERUD, RICHARD K. RICHARD F.E. KILGORE, VICE-PRESIDENTS; CAROLE COSTELLO, SHIRLEY HAINES, ASSISTANT VICE PRESIDENTS; DANIEL W. MILLER, COMMERCIAL BKG. OFFICER; STANLEY W. DE PUE, OFFICER; BILLY R. MILLER, CHRISTINE CADY, PERSONAL BANKING OFFICERS; CHRIS VAN DYK, OPERATIONS OFFICER

DIRECTORS-

WILLIAM C. HINKLEY, WILLIAM E. HUTCHINSON, GERALD A. KRAUS, THOMAS H. LAMB, JAMES M. LIGGETT, MICHAEL D. NEVIN, JOHN D. SAVIERS, TAYLOR L. STEPHENS, WILLIAM J. WIGGINS, JOHN T. KENNEDY, OLIVER W. HICKEL, III, STANLEY E. WITAKER, JR.

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,823
B. INTEREST-BEARING BALANCES		
2. SECURITIES		15,392
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	53,111	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	740	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		52,371
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,802
7. OTHER REAL ESTATE OWNED		224
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,175
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		77,787

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		70,817
(1) NONINTEREST-BEARING	14,452	
(2) INTEREST-BEARING	56,365	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		550
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		736
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		72,103
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	750
25. SURPLUS	2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	2,934
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	5,684
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	77,787

CERTIFICATE ISSUED DECEMBER 4, 1984 NO. 611

UNITED BANK OF AURORA-SOUTH
AURORA

OFFICERS-

LINDA M. BEDINGER, PRESIDENT; LINDA GIBSON, VICE-PRESIDENT & CASHIER/SECRETARY;HELEN EISHEIKH, ASSISTANT VICE PRESIDENT/ASSISTANT CASHIER; MICHELLE MERONEY, PERSONAL BANKING OFFICER; SHIRLEY HAINES, ASSISTANT VICE-PRESIDENT/MARKETING OFFICER, ARDEN KRUGERUD, ACTING SR. LENDER

DIRECTORS-

LINDA BEDINGER, WILLIAM C. HINKLEY, WILLIAM E. HUTCHINSON, JOHN T. KENNEDY, OLIVER W. KICKLE, III, GERALD A. KRAUS, THOMAS H. LAMB, JAMES M. LIGGETT, MICHAEL D. NEVIN, JOHN D. SAVIERS, TAYLOR L. STEPHENS, WILLIAM J. WIGGINS

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		836
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,546
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,680	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	59	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,621
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		673
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		141
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,317

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,678
(1) NONINTEREST-BEARING	1,750	
(2) INTEREST-BEARING	4,928	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		183
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,861
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	800
25. SURPLUS	400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	256
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,456
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	8,317

CERTIFICATE ISSUED OCTOBER 15, 1981 NO. 586

FIRSTBANK OF AVON
AVON

OFFICERS-

TERRY L. HALVERSON, PRESIDENT; DOUGLAS L. EGLESTON, VICE-PRESIDENT; ROBERT S. APPEL, SECRETARY; DOUGLAS L. EGLESTON, CASHIER; PAUL J. GALE, LARRY J. HAUSERMAN, EDSON P. HOLLAND, R. KENT LANDMARK, JACK D. NUNN, DAVID E. TSCHOPP, VICE-PRESIDENTS; CURTIS J. HARRIS, AUDITOR; STEVEN J. SWENSEN, ASSISTANT AUDITOR, DOUGLAS L. EGLESTONON, SECURITY OFFICER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., TERRY L. HALVERSON, LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS, J. ROBERT YOUNG, ROGER A. BEHLER, EVERETT WILLIAMS

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,668
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,454
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,186
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,782	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	123	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,659
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		72
7. OTHER REAL ESTATE OWNED		221
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		580
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,840
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		16,677
(1) NONINTEREST-BEARING	4,081	
(2) INTEREST-BEARING	12,596	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		94
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,771
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		469
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,069
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		17,840

CERTIFICATE ISSUED MAY 24, 1974 NO. 527

BANK OF PARK COUNTY
BAILEY

OFFICERS

WILLIAM M. USHER, PRESIDENT; A. L. GOOSMAN, VICE-PRESIDENT; BRONITA JOHNSON, CASHIER/SECRETARY

DIRECTORS

WILLIAM M. USHER, CLIFFORD HOLLAND, ROBERT MOSS, JAMES D. NELSON, KENNETH HUTCHINSON, CARL BISGAARD, NORMAN BRANDEBERRY, JOHN R. BUSCHMANN

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		300
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		882
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,306	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	57	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,249
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		185
7. OTHER REAL ESTATE OWNED		38
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		144
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,898

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,116
(1) NONINTEREST-BEARING	1,414	
(2) INTEREST-BEARING	3,702	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		210
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		42
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,368
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	125
25. SURPLUS	275
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	130
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	530
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	5,898

CERTIFICATE ISSUED JULY 16, 1976 NO. 543

ALPINE BANK, BASALT
BASALT

OFFICERS-

STEPHEN BRIGGS, PRESIDENT; ROBERT J. PIEGEL, VICE-PRESIDENT; JO BERRY, ASSISTANT VICE-PRESIDENT/CASHIER; J. ROBERT YOUNG, CHAIRMAN OF BOARD; GLEN JAMMARON, ASSISTANT CASHIER
DIRECTORS-

WILLIAM B. VOLLBRACHT, WALLY DALLENBACH, WALLY A. E. DEBEQUE, STEPHEN BRIGGS, ERNEST GIANINETTI, PETER N. GUY, J. DUDLEY LOCKREM, RODNEY E. SLIFER, J. ROBERT YOUNG, ROBERT F. DOWNS, JACK EDGINGTON

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		914
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,736
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,074	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	112	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,962
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		395
7. OTHER REAL ESTATE OWNED		82
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		273
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,962
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,778
(1) NONINTEREST-BEARING	3,027	
(2) INTEREST-BEARING	9,751	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		166
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,944
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		125
25. SURPLUS		545
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		348
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,018
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		13,962

CERTIFICATE ISSUED JULY 26, 1977 NO. 549

PINE RIVER VALLEY BANK
BAYFIELD

OFFICERS-

JAMES W. SOWER, PRESIDENT; GLADE E. STOWELL, VICE-PRESIDENT/CASHIER; ERNEST H. JOHNSON, VICE-PRESIDENT; H. J. LEPLATT, CHAIRMAN

DIRECTORS-

JOE D. FORD, H. J. LEPLATT, JAMES W. SOWER, GLADE E. STOWELL, CECIL W. SOWER

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		580
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,095
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		550
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,930	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	48	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,882
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		202
7. OTHER REAL ESTATE OWNED		122
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		195
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,626
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,625
(1) NONINTEREST-BEARING	1,289	
(2) INTEREST-BEARING	7,336	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		85
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		69
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,779
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		447
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		847
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,626

CERTIFICATE ISSUED OCTOBER 5, 1973 NO. 522

BANK OF BOULDER
BOULDER

OFFICERS-

STEVEN K. BOSLEY, PRESIDENT; TERRY L. HANNUM, EXECUTIVE VICE-PRESIDENT; ROBIN ROSE, ASSISTANT VICE-PRESIDENT; DANIEL L. ALLEN, VICE-PRESIDENT

DIRECTORS-

CARROLL V. SORRELLE, RICHARD E. GEESAMAN, LAWRENCE G. HANCOCK, ANTHONY F. TISONE

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,740
B. INTEREST-BEARING BALANCES		316
2. SECURITIES		9,573
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	34,996	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	698	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		34,298
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,550
7. OTHER REAL ESTATE OWNED		424
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		20
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,225
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		55,746
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		48,645
(1) NONINTEREST-BEARING	12,660	
(2) INTEREST-BEARING	35,985	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		2,694
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		645
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		51,984
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		646
25. SURPLUS		2,946
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		170
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,762
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		55,746

CERTIFICATE ISSUED NOVEMBER 21, 1960 NO. 472

SECURITY BANK OF BOULDER
BOULDER

OFFICERS-

WILLIAM C. EASTON, PRESIDENT; DOUGLAS MOLL, CHAIRMAN OF BOARD; ROBERT L. FLOYD VICE-PRESIDENT; DANIEL F. HAAGER ASSISTANT VICE PRESIDENT/ ASSISTANT CASHIER; APRIL E. PRESCOTT ASSISTANT CASHIER

DIRECTORS-

DOUGLAS MOLL, MARVIN MOLL

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,022
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,792
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,975
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,997	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	38	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,959
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		514
7. OTHER REAL ESTATE OWNED		401
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		569
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19,232

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,842
(1) NONINTEREST-BEARING	4,876	
(2) INTEREST-BEARING	12,966	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		98
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,940
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	462
25. SURPLUS	462
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	368
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,292
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	19,232

CERTIFICATE ISSUED FEBRUARY 17, 1908 NO. 009

UNITED BANK OF BOULDER
BOULDER

OFFICERS-

DAVID E. BAILEY, PRESIDENT; LARRY E. MEYER, EXECUTIVE VICE-PRESIDENT; JOHN M. LALLA, SR. VICE-PRESIDENT/CASHIER

DIRECTORS-

SANDERS G. ARNOLD, DAVID E. BAILEY, W. D. CARTER, WILLIAM E. COBURN, WILLIAM E. COLEMAN, JOEL C. DAVIS, MARGARET S. HANSSON, JOHN E. MOCK, ANN L. SHAFFER, DONALD I. SWEANY, DENNIE P. WISE, JR.

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7,639
B. INTEREST-BEARING BALANCES		500
2. SECURITIES		18,267
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		6,565
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	72,481	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	869	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		71,612
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,199
7. OTHER REAL ESTATE OWNED		44
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,316
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		108,142

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		98,294
(1) NONINTEREST-BEARING	24,146	
(2) INTEREST-BEARING	74,148	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		1,103
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,256
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		100,653
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	1,750
25. SURPLUS	3,250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	2,489
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	7,489
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	108,142

CERTIFICATE ISSUED SEPTEMBER 10, 1971 NO. 507

PLATTE VALLEY BANK
BRIGHTON

OFFICERS-

RICHARD CHENOWETH, PRESIDENT; J. ROGER MUCHOW, HUGH J. WHITCOMB, JIM CLEMENT, VICE-PRESIDENTS; WILLIAM E. MARTIN, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH, JAMES D. MAKOWSKI, MELVIN H. GREEN, MICHAEL E. BENNETT

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,687
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,735
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		700
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16,916	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	153	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16,763
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		900
7. OTHER REAL ESTATE OWNED		149
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		528
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		28,462
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		25,435
(1) NONINTEREST-BEARING	6,580	
(2) INTEREST-BEARING	18,855	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		305
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		377
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		26,117
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		384
25. SURPLUS		1,016
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		945
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,345
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		28,462

CERTIFICATE ISSUED OCTOBER 13, 1972 NO. 428

UNITED BANK OF BRIGHTON
BRIGHTON

OFFICERS-

JOHN KUNDERT, PRESIDENT; R. JOHN RHOADES, VICE-PRESIDENT; KAREN K. BRUNTZ, CASHIER/SECRETARY

DIRECTORS-

FRANK E. BLATTER, JOHN KUNDERT, AMOS C. LAWRENCE, K. EDWARD SABOE, DAVID L. WRIGHT

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,709
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		9,427
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	38,942	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	466	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		38,476
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,520
7. OTHER REAL ESTATE OWNED		315
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,305
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		60,252
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		51,487
(1) NONINTEREST-BEARING	13,467	
(2) INTEREST-BEARING	38,020	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		3,250
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		729
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		55,466
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,386
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,786
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		60,252

CERTIFICATE ISSUED OCTOBER 5, 1976 NO. 545

CENTRAL BANK OF BROOMFIELD
BROOMFIELD

OFFICERS-

RAYMOND L. GUERRIE, PRESIDENT; KENT D. BOYD, EXECUTIVE VICE-PRESIDENT; JANET BURAK, CASHIER/SECRETARY

DIRECTORS-

BOYD A. LINDQUIST, JOSEPH R. LINCOLN, MARVIN F. OWENS, JR., TERRANCE J. TANGEN, RAYMOND L. GUERRIE

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,246
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		1,797
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		750
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,951	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	173	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,778
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		699
7. OTHER REAL ESTATE OWNED		115
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		261
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,746
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,336
(1) NONINTEREST-BEARING	6,015	
(2) INTEREST-BEARING	11,321	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		280
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,616
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		460
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		270
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,130
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		18,746

CERTIFICATE ISSUED JULY 15, 1958 NO. 465

UNITED BANK OF BROOMFIELD
BROOMFIELD

OFFICERS-

BRADLEY J. STELLING, PRESIDENT; KENNETH W. ZELIE, SECRETARY/VICE-PRESIDENT; JOANNE CHRISTENSON, CASHIER/SECRETARY; DENNIS JOHNSON, SENIOR VICE-PRESIDENT; EARL PAYNE, VICE PRESIDENT COMML. LOANS; KAY MAUNE, PATRICK WALSH, FRANCES JOHNSON, ASSISTANT VICE-PRESIDENTS
DIRECTORS-

JOHN A. TERHAR, SR., WILLIAM E. GREENEWALD, KERMIT L. DARKEY, ALVERN K. GARDNER, EUGENE A. LANG, ROBERT H. DRESSEL

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,478
B. INTEREST-BEARING BALANCES		950
2. SECURITIES		14,698
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,900
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	43,806	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	464	
C. LESS: ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		43,342
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,010
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		943
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		71,321
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		64,272
(1) NONINTEREST-BEARING	48,880	
(2) INTEREST-BEARING	15,392	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		761
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		899
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		65,932
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		440
25. SURPLUS		2,560
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,389
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5,389
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		71,321

CERTIFICATE ISSUED OCTOBER 9, 1915 NO. 294

FARMERS STATE BANK OF BRUSH
BRUSH

OFFICERS-

NORMAN R. TISDALE, PRESIDENT;
ARLYN D. LOVETTE, VICE-PRESIDENT/CASHIER; JAMES WATKINS, ASSISTANT VICE-PRESIDENT; AVIS SCHREINER, DOROTHY CRANE, ASSISTANT CASHIERS; MARK JENSEN ASSISTANT CASHIER/AG REP

DIRECTORS-

WARREN M. WATROUS, ROBERT C. GUNNON, ROBERT U. HANSEN, ROBERT H. HEDGES, FRANK M. JENSEN, ROBERT PEYYEYS, NORMAN R. TISDALE.

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,820
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,949
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,015
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,486	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	271	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,215
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		162
7. OTHER REAL ESTATE OWNED		1,690
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		492
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		23,343

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		19,717
(1) NONINTEREST-BEARING	3,277	
(2) INTEREST-BEARING	16,440	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		157
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		19,874
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	563
25. SURPLUS	1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	1,906
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	3,469
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	23,343

CERTIFICATE ISSUED OCTOBER 31, 1962 NO. 477

BUENA VISTA BANK & TRUST COMPANY
BUENA VISTA

OFFICERS-

CHARLES E. KRAGEL, PRESIDENT;, ROBERT W. SCHUTTE, VICE-PRESIDENT;
PAMELA S. THOMPSON, CASHIER;
LINDA K. GOVER, ASSISTANT TO THE PRESIDENT

DIRECTORS-

R. L. BOWEN, PHILIP S. SMITH, GLENN R. MCGOWAN

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,269
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,369
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	22,472	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	276	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		22,196
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		382
7. OTHER REAL ESTATE OWNED		168
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		883
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		29,267
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		26,281
(1) NONINTEREST-BEARING	3,117	
(2) INTEREST-BEARING	23,164	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		1,000
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		3
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		123
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		27,407
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		410
24. COMMON STOCK		400
25. SURPLUS		1,050
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,860
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		29,267

CERTIFICATE ISSUED NOVEMBER 14, 1931 NO. 427

BANK OF BURLINGTON
BURLINGTON

OFFICERS-

GARY BROOKS, PRESIDENT; WILLARD GROSS, EXECUTIVE VICE-PRESIDENT/SECRETARY; C. C. BOYLES, VICE-PRESIDENT/CASHIER; CONNIE WITZEL, ASSISTANT CASHIER; JERRY L. GROSS, VICE-PRESIDENT

DIRECTORS-

LEO VAN DITTIE, JAMES VAN DITTIE, GARY BROOKS, L. L. REINECKER, WILLARD GROSS, C. C. BOYLES, JOHN C. PENNY, GENE W. PENNY, JERRY L. GROSS

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,891
B. INTEREST-BEARING BALANCES		800
2. SECURITIES		8,820
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,725
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,827	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	100	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,727
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		292
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		618
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		25,873

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23,635
(1) NONINTEREST-BEARING	4,789	
(2) INTEREST-BEARING	18,846	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		450
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24,085
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	600
25. SURPLUS	700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	488
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,788
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	25,873

CERTIFICATE ISSUED DECEMBER 8, 1910 NO. 206

BYERS STATE BANK
BYERS

OFFICERS-

R. E. RICE, PRESIDENT; THOMAS M. SAUTER, VICE-PRESIDENT/CASHIER
GINA SCHULZ VICE PRESIDENT/ASST. CASHIER; KENNETH D. STUMPF, VICE
PRESIDENT; SHARON KELLER, ASST. CASHIER, RUTH RADEBAUGH, OPERATIONS

DIRECTORS-

R. E. RICE, L. R. BATE, L. J. TIPPETT, DOUGLAS E. FAST, LEO SMENTOWSKI
ADVISORY DIRECTORS- EARNEST J. PANASCI AND DAVID FOWLER

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,020
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,275
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,568
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,655	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	178	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,477
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		591
7. OTHER REAL ESTATE OWNED		76
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		53
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		311
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,371
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,433
(1) NONINTEREST-BEARING	2,773	
(2) INTEREST-BEARING	12,660	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		600
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		210
20. OTHER LIABILITIES		143
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,386
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		420
25. SURPLUS		420
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		145
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		985
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		17,371

CERTIFICATE ISSUED JULY 24, 1916 NO. 312

FARMERS STATE BANK OF CALHAN
CALHAN

OFFICERS-

JOHN L. PIEPER, PRESIDENT; MILTON L. MATHERS, SR. VICE-PRESIDENT; MILDRED MAE KOBILAN, CASHIER/SECRETARY; JOAN L. LAWSON, ASSISTANT CASHIER; JOHN R. KELLER, VICE-PRESIDENT

DIRECTORS-

JOHN L. PIEPER, DOROTHY A. PIEPER, JOAN L. LAWSON, MILTON L. MATHIS, JOHN R. KELLER

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,125
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,842
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,199	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	234	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,965
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		180
7. OTHER REAL ESTATE OWNED		57
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		589
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,258
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		22,316
(1) NONINTEREST-BEARING	4,196	
(2) INTEREST-BEARING	18,120	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		82
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		213
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,611
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		575
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		872
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,647
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		24,258

CERTIFICATE ISSUED JANUARY 17, 1973 NO. 516

ALPINE BANK, CARBONDALE
CARBONDALE

OFFICERS-

JOE SCOFIELD, PRESIDENT; PHIL FRANK, VICE-PRESIDENT/SECRETARY
JOHN BELL, SECURITY OFFICER/ASSISTANT CASHIER

DIRECTORS-

J. ROBERT YOUNG, WALLACE A. E. DEBEQUE, ERNEST GIANINETTI, WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, PETER N. GUY, J. DUDLEY LOCKREM, WALLY DALLENBACH, E. LYNN PITTMAN, ROBERT DOWNS, JOE SCOFIELD, JACK EDGINGTON

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		953
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		1,631
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.................................	9,151	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	116	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES...		9,035
5. ASSETS HELD IN TRADING ACCOUNTS....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		241
7. OTHER REAL ESTATE OWNED..		42
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		203
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		12,505
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		11,319
(1) NONINTEREST-BEARING.................................	2,955	
(2) INTEREST-BEARING....................................	8,364	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY...........................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS......................		
20. OTHER LIABILITIES...		90
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....................		11,409
22. LIMITED-LIFE PREFERRED STOCK......................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK..		100
25. SURPLUS...		450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.............................		546
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)..................		1,096
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		12,505

CERTIFICATE ISSUED AUGUST 21, 1939 NO. 433

THE BANK OF DOUGLAS COUNTY
CASTLE ROCK

OFFICERS-

P. S. MILLER, PRESIDENT; W. C. BUBOLTZ, EXECUTIVE VICE-PRESIDENT; DONA SHERLOCK, VICE-PRESIDENT/TREASURER; THOMAS WAYMIRE, VICE-PRESIDENT; MARGARET OLSON, ASSISTANT VICE-PRESIDENT

DIRECTORS-

P. S. MILLER, J. E. MILLER, W. C. BUBOLTZ, DONA SHERLOCK

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,612
B. INTEREST-BEARING BALANCES		940
2. SECURITIES		32,060
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,258	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	135	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,123
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		181
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		905
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		51,821
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		43,544
(1) NONINTEREST-BEARING	6,721	
(2) INTEREST-BEARING	36,823	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		378
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		43,922
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		5,899
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		7,899
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		51,821

CERTIFICATE ISSUED FEBRUARY 21, 1944 NO: 437

EASTERN COLORADO BANK
CHEYENNE WELLS

OFFICERS-

VICTOR L. WEED, PRESIDENT; JAMES R. WEED, VICE-PRESIDENT;
VIVIAN PETERSON, CASHIER

DIRECTORS-

V. L. WEED, JAMES R. WEED, ROSELLA HOLLENBAUGH, VIVIAN
PETERSEN

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,057
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		10,010
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,308	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	121	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20,187
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		163
7. OTHER REAL ESTATE OWNED		37
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		829
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		36,183
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		31,494
(1) NONINTEREST-BEARING	6,221	
(2) INTEREST-BEARING	25,273	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		612
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		32,106
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		1,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,177
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,077
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		36,183

CERTIFICATE ISSUED MAY 24, 1977 NO. 548

GREENHORN VALLEY BANK
COLORADO CITY

OFFICERS-

MORRIS B. CHAMBERS, PRESIDENT; MARY A. HAMBRIC, CASHIER/SECRETARY

DIRECTORS-

MORRIS L. GRABER, HAROLD C. PETERSEN, CREIGHTON D. COOK, HOLLAND DUELL, JR., MORRIS B. CHAMBERS,

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DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		352
B. INTEREST-BEARING BALANCES		
2. SECURITIES		759
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,222	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	33	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,189
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		124
7. OTHER REAL ESTATE OWNED		108
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		115
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,747

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,325
(1) NONINTEREST-BEARING	834	
(2) INTEREST-BEARING	3,491	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		80
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,405
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		239
25. SURPLUS		65
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		38
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		342
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		4,747

CERTIFICATE ISSUED DECEMBER 17, 1979 NO. 566

BANK AT BROADMOOR
COLORADO SPRINGS

OFFICERS-

DON E. HAMMER, PRESIDENT; DAN S. BAKER, EXECUTIVE VICE-PRESIDENT; ELAINE OVERMEYER, CASHIER; JOANNE HELANDER, ASSISTANT CASHIER GORDON PRICE, SECRETARY

DIRECTORS-

DAN S. BAKER, DON E. HAMMER, BALKEMORE MCCARTY, GORDON E. PRICE, JUDITH E. PRICE, MARY E. ROSS

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		961
B. INTEREST-BEARING BALANCES...		
2. SECURITIES...		3,537
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..................................	5,060	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	73	
C. LESS ALLOCATED TRANSFER RISK RESERVE..................		
D. NET LOANS AND LEASES..		4,987
5. ASSETS HELD IN TRADING ACCOUNTS.....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		247
7. OTHER REAL ESTATE OWNED...		155
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		232
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		11,419

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		10,614
(1) NONINTEREST-BEARING..............................	2,435	
(2) INTEREST-BEARING..................................	8,179	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		30
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		10,644
22. LIMITED-LIFE PREFERRED STOCK..		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK...		300
25. SURPLUS..		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES..............................		175
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................		775
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		11,419

CERTIFICATE ISSUED JULY 2, 1969 NO. 496

BANK OF COLORADO
COLORADO SPRINGS

OFFICERS-

RICHARD DUNCAN, PRESIDENT; TERRY W. DARBY, VICE-PRESIDENT; GENE K. DOVER VICE PRESIDENT & CASHIER/SECRETARY; SHARON A. HELGERSON, OPERATIONS OFFICER; LORRAINE E. THRONE, LOAN OFFICER; JOHN E. FINSTERWALD, LOAN OFFICER; FRANK RANSBERGER, MARKETING OFFICER

DIRECTORS-

RICHARD DUNCAN, JON P. COATES, GERSON EPSTEIN, PHILIP M. KLEINSMITH TERRY W. DARBY

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,313
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,052
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	23,911	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	288	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		23,623
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		809
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		546
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		31,343
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		26,833
(1) NONINTEREST-BEARING	5,628	
(2) INTEREST-BEARING	21,205	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		1,350
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		261
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		391
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		28,835
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		1,400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		858
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,508
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		31,343

CERTIFICATE ISSUED SEPTEMBER 17, 1965 NO. 486

CENTRAL BANK OF ACADEMY BOULEVARD
COLORADO SPRINGS

OFFICERS-

JOHN M. STAFFORD, PRESIDENT; PETER A. MCGUIRE, EXECUTIVE VICE-PRESIDENT/SECRETARY; WILLIAM W. HOWARD, CASHIER;D.D. WOHLHUETER, WILLIAM BERENZ, VICE PRESIDENTS; WILLIAM SULLIVAN, ASSISTANT VICE PRESIDENT; LOIS SPARKS OPERATIONS MGR.; DONALD RITSCHER, SPECIAL SERVICES MGR.

DIRECTORS-

FRANK L. BLACK, ALLEN T. CAREY, JOHN W. DAWSON, ANDRE P. GAMBUCCI, THOMAS D. GRESHAM, JAY W. KRISS, JOHN E. LANE, BOYD LINDQUIST, DONALD J. LORY, WILLIAM L. PERRY, KENNETH J. REYHONS, MARK A. SCHROLL, JOHN M. STAFFORD, PETER M. SUSEMIHL.

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		6,065
B. INTEREST-BEARING BALANCES..		
2. SECURITIES...		3,784
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	24,845	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	320	
C. LESS ALLOCATED TRANSFER RISK RESERVE..................		
D. NET LOANS AND LEASES...		24,525
5. ASSETS HELD IN TRADING ACCOUNTS....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		1,090
7. OTHER REAL ESTATE OWNED..		91
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		658
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		36,813
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		33,842
(1) NONINTEREST-BEARING............................	9,922	
(2) INTEREST-BEARING...............................	23,920	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY...........................		194
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS......................		
20. OTHER LIABILITIES..		510
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		34,546
22. LIMITED-LIFE PREFERRED STOCK.......................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		250
25. SURPLUS..		1,350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.............................		667
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)...................		2,267
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		36,813

CERTIFICATE ISSUED JANUARY 26, 1953 NO. 454

CENTRAL BANK OF COLORADO SPRINGS
COLORADO SPRINGS

OFFICERS-

WILLIAM L. PERRY, PRESIDENT; JAMES A. SIMON, VICE-PRESIDENT; WILLIAM HOWARD, CASHIER/SECRETARY; MARY S. BADER, ASSISTANT CASHIER; OFFICERS: AMY L. BROCKHAUS, DEE A. BROWN, JAMES D. CALLOW, PATRICIA COLTON, JANICE K. DOLD, KEVIN E. FELDHUS, GLORIA M. FRANCIS, LARKE GROVE, WILLIAM W. HOWARD, GEORGE LENZ, JUNE M. MCKINLEY, JAMES E. MARTIN, WILLIAM L. PERRY, JAMES A. SIMON, JEFFREY B. SMITH, MARTHA J. SMITH, MICHAEL C. SOUDER, RICHARD N. SUNDERLAND, JOEL VAN VARK, LARRY D. WOOD

DIRECTORS-
FRANK L. BALCK, ALLEN T. CAREY, JAMES H. CURRY, JOHN W. DOWSON, ANDRE P. GAMBUCCI, THOMAS D. GRESHAM, JAY W. KRISS, JOHN E. LANE, BOYD LINDQUIST, DONALD J. LORY, D.R. NIEHANS WILLIAM L. PERRY, KENNETH J. REYHONS, JAMES A. SIMON, JOHN M. STAFFORD, PETER M. SUSEMIHL, RUSSELL M. WOLFE

DECEMBER 31, 1984 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		11,496
B. INTEREST-BEARING BALANCES		
2. SECURITIES		14,775
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	80,353	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	964	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		79,389
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,552
7. OTHER REAL ESTATE OWNED		337
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,661
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		109,210

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		101,438
(1) NONINTEREST-BEARING	24,458	
(2) INTEREST-BEARING	76,980	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		825
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		102,263
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,080
25. SURPLUS		4,707
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,160
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		6,947
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		109,210

CERTIFICATE ISSUED FEBRUARY 26, 1982 NO. 590

CENTURY BANK ACADEMY AT HANCOCK
COLORADO SPRINGS

OFFICERS-

BILL BOWLDS, PRESIDENT/CEO; CURTISS M. STEARNS, CASHIER

DIRECTORS-

BILL BOWLDS, CLARENCE L. BOWLDS, J. ROGER COLLINS, BRENT FRAZEE, CURTISS M. STEARNS

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		746
B. INTEREST-BEARING BALANCES		
2. SECURITIES		762
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,680	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	46	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,634
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		322
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		89
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,553

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,198
(1) NONINTEREST-BEARING	1,657	
(2) INTEREST-BEARING	3,541	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		465
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		77
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,740
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	500
25. SURPLUS	300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	13
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	813
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	6,553

CERTIFICATE ISSUED OCTOBER 31, 1984 NO. 609

CHEYENNE MOUNTAIN BANK
COLORADO SPRINGS

OFFICERS-

MILO C. BOLENDER, PRESIDENT; WENDY E. MITCHEM, VICE-PRESIDENT/ASSISTANT SECRETARY;

DIRECTORS-

ANDREW J. DUNCAN, JR., RUSSELL M. WICKS, JR., BEN J. MEANS, FRANK P. ALEXANDER, JAMES H. JONES, AMRIT PATEL, MILO C. BOLENDER

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,038
B. INTEREST-BEARING BALANCES		
2. SECURITIES		723
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,957	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	142	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,815
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		140
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		182
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,898
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,261
(1) NONINTEREST-BEARING	1,061	
(2) INTEREST-BEARING	6,200	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		400
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		59
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,720
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		22-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,178
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,898

CERTIFICATE ISSUED OCTOBER 9, 1973 NO. 523

FIRST BANK
COLORADO SPRINGS

OFFICERS-

WILLIAM A. SIMPSON, PRESIDENT; MARTHA ANN SIMPSON, VICE PRESIDENT; EDWARD V. LOHMAN, PRESIDENT/CHIEF EXECUTIVE OFFICER; WILLIAM R. HASKIN, SR. VICE PRESIDENT/CHIEF OPERATIONS OFFICER; SHARON A. TREADWELL, SR. VICE PRESIDENT/CHIEF FINANCIAL OFFICER; E. JAY LEASE, SR. VICE PRESIDENT/TRUST DEPARTMENT; DAVID E. LOHMAN, SR. VICE PRESIDENT/COMMERCIAL LOANS; LOREN BONATH, SR. VICE PRESIDENT/COMPLIANCE OFFICER; JOHN W. TUDOR, ASSISTANT VICE PRESIDENT/COMMERCIAL LOANS; GLORIA J. ALLEN, ASSISTANT VICE PRESIDENT/CREDIT OFFICER; KATHERINE TAYLOR, INSTALLMENT LOAN OFFICER/COLLECTOR SCOTT E. HUGHES, MYRNA N. SCHMITT, OPERATIONS OFFICER; JILL E. DARLING, NEW ACCOUNTS OFFICER

DIRECTORS-
EARL BERNER, JIM D. COX, RALPH J. GRAGE, EDWARD V. LOHMAN, DONALD R. BENICK, IVAN D. SHUPE, MARTHA ANN SIMPSON, RICK SIMPSON, WM. A. SIMPSON, DR. C. MILTON WALDRON RICHARD V. LOHMAN, DAVID LOHMAN, PAULINE LOHMAN, E. JAY LEASE, JERRY A. SMITH, ROBERT L. RUNNFELDT, JAMES C. YOUNG, JACK C. MASON, OMER F. SHEPARD.

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		5,358
B. INTEREST-BEARING BALANCES..		200
2. SECURITIES..		5,541
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	30,730	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	319	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		30,411
5. ASSETS HELD IN TRADING ACCOUNTS.......................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		1,631
7. OTHER REAL ESTATE OWNED...		1,998
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		66
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		1,078
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)..............................		47,083

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		41,668
(1) NONINTEREST-BEARING.............................	12,561	
(2) INTEREST-BEARING................................	29,107	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		933
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS........................		
20. OTHER LIABILITIES..		328
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)........................		42,929
22. LIMITED-LIFE PREFERRED STOCK...		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK..	
24. COMMON STOCK...	822
25. SURPLUS..	3,283
26. UNDIVIDED PROFITS AND CAPITAL RESERVES...............................	49
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................	4,154
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	47,083

CERTIFICATE ISSUED MARCH 14, 1977 NO. 546

GARDEN OF THE GODS BANK
COLORADO SPRINGS

OFFICERS-

STEPHEN S. LAINE, PRESIDENT; RONALD C. STECKLEIN, VICE-PRESIDENT; PETER SHEEDY, VICE-PRESIDENT & CASHIER/SECRETARY;

DIRECTORS-

STEPHEN S. LAINE, BARRY A. WEINER, ROBERT L. WERSCHKY, DAVID M. GRAY, GARLAND L. ANNELER

DECEMBER 31, 1984		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,121
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,988
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,825
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,131	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	161	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,970
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,036
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		464
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		27,404
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		24,921
(1) NONINTEREST-BEARING	7,213	
(2) INTEREST-BEARING	17,708	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		157
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		397
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		25,475
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		375
25. SURPLUS		450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,104
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,929
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		27,404

CERTIFICATE ISSUED OCTOBER 31, 1984 NO. 508

STATE BANK & TRUST OF COLORADO SPRINGS
COLORADO SPRINGS

OFFICERS-

WILLIAM H. KANDT, PRESIDENT; GARY D. WHITLOCK, CHAIRMAN OF BOARD/ CASHIER; GLEN B. CLARK, JR., SECRETARY

DIRECTORS-

GLEN B. CLARK, JR., GLEN B. CLARK, SR., GARY D. WHITLOCK, DUGALD A. MACGREGOR, S. JERRARD SMITH, WILLIAM H. KANDT

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		437
B. INTEREST-BEARING BALANCES		
2. SECURITIES		538
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,632	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	55	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,577
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		277
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		129
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,458
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,163
(1) NONINTEREST-BEARING	1,410	
(2) INTEREST-BEARING	5,753	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		86
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,249
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		9
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,209
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,458

CERTIFICATE ISSUED APRIL 25, 1972 NO. 510

THE CITADEL BANK
COLORADO SPRINGS

OFFICERS-

GARY D. WHITLOCK, PRESIDENT; GREG H. WALTERS, SR. VICE-PRESIDENT; . ROGER P. BRUGGEMAN, VICE PRESIDENT; NORMA N. PAINTER VICE PRESIDENT/ CASHIER, RICHARD E. JORGENSON, VICE PRESIDENT COMMERICAL LOANS LINDA A. SAULISBURY, TREASURER

DIRECTORS-

GARY D. WITLOCK, GLEN B. CLARK SR., GLEN B. CLARK JR., DUGALD A. MACGREGOR, S. JERRARD SMITH

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,617
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,254
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,723	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	148	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,575
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		474
7. OTHER REAL ESTATE OWNED		215
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		294
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		23,679
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21,692
(1) NONINTEREST-BEARING	6,565	
(2) INTEREST-BEARING	15,127	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		314
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,006
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		513
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		160
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,673
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		23,679

CERTIFICATE ISSUED MAY 29, 1950 NO. 449

METROPOLITAN STATE BANK
COMMERCE CITY

OFFICERS-

ROBERT L. STEELE, PRESIDENT; HERBERT G. BALDERSTON, SR. VICE-PRESIDENT; CLYDE DEBELLO, VICE-PRESIDENT/CASHIER; HERBERT V. VON GOETZ, DONALD E. HAWKINS, VICE PRESIDENTS; MANUEL E. RETURETA, VICE PRESIDENT/AUDITOR; BARBARA J. ROBERTSON, ASSISTANT CASHIER; MARILYN SUE KYGAR, ASSISTANT CASHIER; LOIS C. LITSEY, INSTALLMENT LOAN OFFICER JOHN MYERS, ASSISTANT VICE PRESIDENT

DIRECTORS-

ORREL A. DANIEL, FRANCES T. DANIEL, E. KATHLEEN BAUDER, HERBERT G. BALDERSTON, EDWARD A. BROWN, IVAN R. JERGENSEN, KENNETH L. GAHAGEN, ROBERT L. BERGMAN, ROBERT BROZMAN, DAVE NICHOLS, JACK BROZMAN
ROBERT L. STEELE
ADVISORY DIRECTOR, LEONARD H. MCCAIN

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,550
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,848
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,425
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	22,863	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	295	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		22,568
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		772
7. OTHER REAL ESTATE OWNED		157
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		116
11. OTHER ASSETS		409
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		36,845
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		33,568
(1) NONINTEREST-BEARING	9,592	
(2) INTEREST-BEARING	23,976	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		242
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		33,810
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1,435
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,100
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,035
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		36,845

CERTIFICATE ISSUED JANUARY 2, 1980 NO. 567

MOUNTAIN VALLEY BANK
CONIFER

OFFICERS-

WILLIAM M. USHER, PRESIDENT;
BRONITA JOHNSON, CASHIER/SECRETARY; RUTH KING, MGR. OF BANK SERVICES
DIRECTORS-

WILLIAM M. USHER, CLIFFORD HOLLAND, ROBERT MOSS, JAMES D. NELSON,
KENNETH HUTCHINSON, CARL BISGAARD, NORMAN BRANDEBERRY, JOHN BUSCHMANN

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		998
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		672
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		470
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,903	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	70	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,833
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		305
7. OTHER REAL ESTATE OWNED		188
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		190
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,856
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,082
(1) NONINTEREST-BEARING	3,978	
(2) INTEREST-BEARING	4,104	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		5
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		49
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,136
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		350
25. SURPLUS		248
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		122
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		720
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,856

CERTIFICATE ISSUED MAY 15, 1936 NO. 429

CITIZENS STATE BANK
CORTEZ

OFFICERS-

CHARLES M. SEARLE, PRESIDENT; JAMES R. RAYBURN, EXECUTIVE VICE-PRESIDENT BELMEAR D. BROWN, EXECUTIVE VICE-PRESIDENT/CASHIER & SECRETARY; MICHAEL E. LOSH, MARLIN R. WITTWER, VICE PRESIDENTS; DUANE KRULA, ASSISTANT VICE PRESIDENT; ELIZABETH J. NORRIS, OPERATIONS OFFICER/ASST. CASHIER; WAYNE L. EPPICH, PHYLLIS A. FERDINANDO, ASSISTANT CASHIERS; DOUGLAS WEAVER, INSTALLMENT LOAN OFFICER; EDNA M. EDWARDS, TELLER OPERATIONS OFFICER; BETTY J. SWANK, DATA PROCESSING OFFICER, CELIA G. HUMPHREYS, PROOF & TRANSIT OFFICER

DIRECTORS-

BELMEAR D. BROWN, GEORGE E. DILTS, ROBERT D. HELMS, JOE C. KEESEE, CHARLES M. MCAFEE, STERLING C. PHILLIPS, JAMES D. PORTER, JAMES R. RAYBURN, WAYNE ROGERS, CHARLES M. SEARLE, ELIZABETH S. SEARLE, HALWORTH B. TANNER

DECEMBER 31, 1984		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,833
B. INTEREST-BEARING BALANCES		
2. SECURITIES		8,363
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	23,138	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	184	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		22,954
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,142
7. OTHER REAL ESTATE OWNED		1,239
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,159
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		38,290
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		34,908
(1) NONINTEREST-BEARING	7,034	
(2) INTEREST-BEARING	27,874	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		209
16. OTHER BORROWED MONEY		64
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		629
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		35,810
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		700
25. SURPLUS		725
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,055
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,480
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		38,290

CERTIFICATE ISSUED SEPTEMBER 28, 1925 NO. 421

MOFFAT COUNTY STATE BANK
CRAIG

OFFICERS-

L. R. FREDRICK, PRESIDENT; J. D. KREISSLER, SR. VICE-PRESIDENT/CASHIER; CHARLES R. BESEL, VICE PRESIDENT; MICHAEL MCCAWLEY, SR. VICE-PRESIDENT; CHERYL ARNETT, RAYMOND MUNOZ, ASSISTANT VICE PRESIDENT
DIANA GARDNER, VICKI L. DUNCAN, ASSISTANT CASHIERS

DIRECTORS-

JAMES L. TUGGLE, L. R. FREDRICK, SIDNEY H. SATHER, L. DEAN VISINTAINER, CHARLES A. STODDARD, JAMES D. EDGERLEY

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,903
B. INTEREST-BEARING BALANCES		
2. SECURITIES		13,213
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		25
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	32,991	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,423	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		31,568
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		707
7. OTHER REAL ESTATE OWNED		1,215
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,959
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		52,590
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		46,060
(1) NONINTEREST-BEARING	7,104	
(2) INTEREST-BEARING	38,956	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		197
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		803
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		47,060
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,500
25. SURPLUS		2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,030
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5,530
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		52,590

CERTIFICATE ISSUED OCTOBER 26, 1977 NO. 551

CRESTED BUTTE STATE BANK
CRESTED BUTTE

OFFICERS-

THOMAS S. COX, PRESIDENT; GLEAVES M. LOVE, VICE-PRESIDENT/CASHIER; SUSAN J. RAY, ASSISTANT VICE-PRESIDENT; DARLENE M. HALAZON, ASSISTANT CASHIER

DIRECTORS-

THOMAS S. COX, GLEAVES M. LOVE, E. RICHARD HUNT, ALANSON D. HEGEMAN, WILLIAM A. FRAME, KAY C. DRURY, J.J. O'NEAL, RICHARD B. DOBBIN

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,918
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		1,175
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		775
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,996	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	126	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,870
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		213
7. OTHER REAL ESTATE OWNED		553
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		389
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,993
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,986
(1) NONINTEREST-BEARING	3,321	
(2) INTEREST-BEARING	8,665	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		127
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,113
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		647
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		17-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		880
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,993

CERTIFICATE ISSUED JUNE 20, 1973 NO. 520

BANK OF CRIPPLE CREEK
CRIPPLE CREEK

OFFICERS-

THEODORE H. MUELLER, SR., PRESIDENT; JIM L. SONGER, EXEC VICE-PRESIDENT/ SECRETARY; HAROLD HERN, CASHIER

DIRECTORS-

THEODORE H. MUELLER, SR., JOYCE H. MUELLER, WAYNE S. MACKIN, JIM L. SONGER, RICHARD W. JOHNSON, MARY ALICE ROBINSON

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		775
B. INTEREST-BEARING BALANCES..		
2. SECURITIES...		1,199
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		650
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	6,075	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	60	
C. LESS ALLOCATED TRANSFER RISK RESERVE..................		
D. NET LOANS AND LEASES..		6,015
5. ASSETS HELD IN TRADING ACCOUNTS....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		200
7. OTHER REAL ESTATE OWNED..		275
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		134
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		9,248
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		8,350
(1) NONINTEREST-BEARING..............................	1,251	
(2) INTEREST-BEARING.................................	7,099	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY..........................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		65
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS......................		
20. OTHER LIABILITIES..		96
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....................		8,511
22. LIMITED-LIFE PREFERRED STOCK......................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK...		120
25. SURPLUS..		330
26. UNDIVIDED PROFITS AND CAPITAL RESERVES............................		287
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)..................		737
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		9,248

CERTIFICATE ISSUED APRIL 8, 1937 NO. 431

RIO GRANDE COUNTY BANK
DEL NORTE

OFFICERS-

JOHN REASON, PRESIDENT; ROGER N. KNAPP, VICE-PRESIDENT; TODD E. WRIGHT, VICE PRESIDENT/CASHIER; MARION J. UNDERWOOD, ASSISTANT CASHIER

DIRECTORS-

JOHN REASON, ELIZABETH A. CONOUR, RICHARD E. CONOUR, DAVID G. COLVILLE, LARRY R. MARTZ, ROGER N. KNAPP, TODD E. WRIGHT

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		2,363
B. INTEREST-BEARING BALANCES...		
2. SECURITIES..		995
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	7,053	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	184	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		6,869
5. ASSETS HELD IN TRADING ACCOUNTS.....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		36
7. OTHER REAL ESTATE OWNED...		168
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		333
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		13,264
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		11,575
(1) NONINTEREST-BEARING..............................	4,998	
(2) INTEREST-BEARING.................................	6,577	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		91
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		11,666
22. LIMITED-LIFE PREFERRED STOCK.......................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		25
25. SURPLUS..		425
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.............................		1,148
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................		1,598
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		13,264

CERTIFICATE ISSUED APRIL 27, 1909 NO. 149

COLORADO BANK AND TRUST COMPANY
DELTA

OFFICERS-

GORDON E. WAGNER, PRESIDENT; HOBART J. KNIGHT, EXECUTIVE VICE-PRESIDENT; REBECCA SHEA, VICE-PRESIDENT/CASHIER; WILLIAM F. SEUELL VICE-PRESIDENT; KAY CARLQUIST, ASSISTANT VICE PRESIDENT; JUNE CALHOUN, OPERATIONS OFFICER;

DIRECTORS-

KENNETH STROTHER, GORDON E. WAGNER, HARRY GILBERT, BILL HELLMAN, DON R. LANE, RALPH MANGUM, ELRA L. WILSON, GERALD E. LEWIS

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,555
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		9,027
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,650
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	25,152	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,310	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		23,842
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		734
7. OTHER REAL ESTATE OWNED		2,713
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,228
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		42,949
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		39,812
(1) NONINTEREST-BEARING	7,032	
(2) INTEREST-BEARING	32,780	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		1
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		218
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		40,031
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,200
25. SURPLUS		2,067
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		349-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,918
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		42,949

CERTIFICATE ISSUED MARCH 30, 1985 NO. 612

AMERICAN BANK OF COMMERCE
DENVER

OFFICERS-

E. G. KOELLING, PRESIDENT

DIRECTORS-

E. G. KOELLING, DANTE L. ZARLENGO, PETER M. EGGLESTON, RONALD L. SEIGNEUR, SANDRA V. CHADWICK

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,437
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,353
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		270
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,668	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	9	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		17,659
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		320
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		472
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,511
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,307
(1) NONINTEREST-BEARING	2,897	
(2) INTEREST-BEARING	17,410	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		226
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		152
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,685
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		826
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,826
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		22,511

CERTIFICATE ISSUED SEPTEMBER 1, 1953 NO. 457

BANK OF DENVER
DENVER

OFFICERS-

EUGENE H. ROCK, PRESIDENT; GEORGE F. ROCK, VICE-PRESIDENT; PATRICIA C. CONNELL, CASHIER/SECRETARY; LORETTA A. SMITH, VICE-PRESIDENT/ASSISTANT CASHIER; ROGER L. WOLMAN, VICE-PRESIDENT/AUDITOR

DIRECTORS-

WALTER C. EMERY, ROBERT A. GALBASIN, ROBERT C. HAWLEY, EARL R. LAWRENCE, REX L. MORGAN, EUGENE H. ROCK, GEORGE F. ROCK, MARIE K. ROCK, JOHN J. VANCE, ROBERT W. WALTER, JOHN A. YELENICK, JOHN J. HOULIHAN, W.W. WILSON

DECEMBER 31, 1985			000 OMITTED
ASSETS:			
1.	CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
	A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7,877
	B. INTEREST-BEARING BALANCES		
2.	SECURITIES		17,674
3.	FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		325
4.	LOANS AND LEASE FINANCING RECEIVABLES:		
	A. TOTAL LOANS AND LEASES	45,972	
	B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	376	
	C. LESS ALLOCATED TRANSFER RISK RESERVE		
	D. NET LOANS AND LEASES		45,596
5.	ASSETS HELD IN TRADING ACCOUNTS		
6.	PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,986
7.	OTHER REAL ESTATE OWNED		314
8.	INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9.	CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		1,093
10.	INTANGIBLE ASSETS		
11.	OTHER ASSETS		983
12.	TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		76,848
LIABILITIES:			
13.	DEPOSITS:		
	A. IN DOMESTIC OFFICES		65,253
	(1) NONINTEREST-BEARING	16,358	
	(2) INTEREST-BEARING	48,895	
14.	FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15.	DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16.	OTHER BORROWED MONEY		
17.	MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		1,110
18.	BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		1,093
19.	NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20.	OTHER LIABILITIES		1,014
21.	TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		68,470
22.	LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:			
23.	PERPETUAL PREFERRED STOCK		
24.	COMMON STOCK		900
25.	SURPLUS		2,100
26.	UNDIVIDED PROFITS AND CAPITAL RESERVES		5,378
27.	CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		8,378
29.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		76,848

CERTIFICATE ISSUED JUNE 16, 1908 — NO. 030

CENTRAL BANK OF DENVER
DENVER

OFFICERS-

JOSEPH R. LINCOLN, PRESIDENT; DONALD D. HOFFMAN, CHAIRMAN, R. J. NELSON, GEORGE G. PATTERSON, JAMES B. OSBOURN, EXECUTIVE VICE-PRESIDENTS; JOHN E. BUSH, SR. VICE-PRESIDENT/SECRETARY

DIRECTORS-

JIM D. BALDWIN, MAX G. BROOKS, DONALD R. CHABOT, JOHN E. FULLER, DONALD D. HOFFMAN, MARION GOTTESFELD, WILLIAM J. KELLER, DEAN R. KITTEL, JOSEPH R. LINCOLN, FRANK B. MCGLONE, R. J. NELSON, RICHARD H. O'BRIEN, MARVIN G. OWENS, BENJAMIN F. STAPLETON, JR., CHESTER J. SULEWSKI, DANIEL H. WIEDEMEIER, JAMES B. OSBOURN

DECEMBER 31, 1985 — 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		174,530
B. INTEREST-BEARING BALANCES		5,000
2. SECURITIES		141,365
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		206,820
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	704,039	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	6,957	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		697,082
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		63,522
7. OTHER REAL ESTATE OWNED		378
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		24,123
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		1,312,820

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		999,854
(1) NONINTEREST-BEARING	334,131	
(2) INTEREST-BEARING	665,723	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		174,902
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		12,719
16. OTHER BORROWED MONEY		46
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		16,026
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		6,300
20. OTHER LIABILITIES		26,450
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		1,236,297
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	8,100
25. SURPLUS	39,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	29,423
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	76,523
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	1,312,820

CERTIFICATE ISSUED JULY 6, 1951 NO. 453

CENTRAL BANK OF NORTH DENVER
DENVER

OFFICERS-

MADS ANDERSON, PRESIDENT; DONALD D. WISE, VICE-PRESIDENT & CASHIER/ SECRETARY; JOHN SEBERG, SR. VICE PRESIDENT; ROBERT A. WALLACE, MEDDIE BOISVERT, VICE PRESIDENTS; LYNDA CHEA, MARIE E. TOKAR, DONALD L. HARVEY, ASSISTANT VICE PRESIDENTS; CINDIE POULTER ASSISTANT CASHIER; REA L. BOYD CONSUMER LOAN OFFICER; ROBERT A. WATSON, COMMERCIAL LOAN OFFICER

DIRECTORS-

MADS ANDERSON, BOYD A. LINDQUIST, JOSEPH R. LINCOLN, MARVIN F. OWENS, TERRANCE J. TANGEN

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		875
B. INTEREST-BEARING BALANCES		
2. SECURITIES		495
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,224	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	78	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,146
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		267
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		136
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,219
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,390
(1) NONINTEREST-BEARING	3,352	
(2) INTEREST-BEARING	5,038	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		167
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,557
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		662
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,662
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		10,219

CERTIFICATE ISSUED JANUARY 20, 1982 NO. 473

CENTURY BANK & TRUST
DENVER

OFFICERS-

JON P. COATES, CHAIRMAN OF THE BOARD, L.I. PAULSON, PRESIDENT; SHEILA R. JOHNSON, SR. VICE-PRESIDENT/CASHIER; E. MICHAEL ALCOTT, RICHARD T. COUNLEY, JAMES W. KING, GEORGE MATTA, VICE-PRESIDENTS; DOLORES K. KERR, MAYBETH MELTON, WILLIAM W. STEITZ, ASSISTANT VICE-PRESIDENTS; CARRIE A. GOLDMAN, REAL ESTATE LOAN OFFICER; BULA EARNEST, OPERATIONS OFFICER; REGINA ACOSTA, LOAN OPERATIONS OFFICER ANN M. BRUNGER, LOAN OFFICER; DAVID N. PURDUM, BUSINESS DEV. OFFICER

DIRECTORS-

JON P. COATES, L.I. PAULSON, SHEILA R. JOHNSON, PETER J. ABLANCZY, RONALD D. HUSER, MICHAEL G. JENSEN, SR., VIRGIL P. W. DICKMAN, HARRY J. GOBERT, E.C. VINER, PAUL G. WEST

DECEMBER 31, 1984		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		9,530
B. INTEREST-BEARING BALANCES		
2. SECURITIES		9,965
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	69,580	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	823	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		68,757
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		919
7. OTHER REAL ESTATE OWNED		1,396
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,079
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		92,646
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		81,368
(1) NONINTEREST-BEARING	22,313	
(2) INTEREST-BEARING	59,055	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		1,500
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		873
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		83,741
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		520
25. SURPLUS		4,155
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		4,230
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		8,905
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		92,646

CERTIFICATE ISSUED JANUARY 20, 1982 NO. 589

CENTURY BANK NORTH
DENVER

OFFICERS-

PETER J. ABLANCZY, PRESIDENT; CINDY R. ALMQUIST, CASHIER/SECRETARY

DIRECTORS-

GERSON EPSTEIN, JON P. COATES, PETER J. ABLANCZY, SHEILA R. JOHNSON
VIRGIL F. DICKMAN, HARRY J. GOBERT, RONALD D. HUSER, MICHAEL G. JENSEN,
L.I. PAULSON, E.C. VINER, PAUL G. WEST

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		875
B. INTEREST-BEARING BALANCES		
2. SECURITIES		495
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,224	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	78	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,146
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		267
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		136
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,219
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,390
(1) NONINTEREST-BEARING	3,352	
(2) INTEREST-BEARING	5,038	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		167
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,557
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		662
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,662
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		10,219

CERTIFICATE ISSUED SEPTEMBER 18, 1968 NO. 493

CITYWIDE BANK OF DENVER
DENVER

OFFICERS-

CHARLES R. SILLSTROP, PRESIDENT; JEAN WARREN, RONN CASTLE, VICE-PRESIDENTS; RICHARD C. KENNEDY, VICE-PRESIDENT/CASHIER; MICHAEL J. KRUPA, ASSISTANT VICE-PRESIDENT; PAUL M. GIARDINA, CONTROLLER; JEFFREY E OLSON, ASSISTANT CASHIER/LOAN OFFICER;
CLARENCE L. JOHNSON, AUDITOR

DIRECTORS-

CHARLES R. SILLSTROP, RAYMOND C. DELISLE, HAROLD R. LACY, GEORGE T. SWEENEY, LOREN E. SWENSON

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		7,145
B. INTEREST-BEARING BALANCES..........................		
2. SECURITIES..		5,390
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..............................	21,367	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	209	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES....................................		21,158
5. ASSETS HELD IN TRADING ACCOUNTS.........................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		156
7. OTHER REAL ESTATE OWNED..................................		437
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		536
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)........................		34,822
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		29,372
(1) NONINTEREST-BEARING..................................	13,339	
(2) INTEREST-BEARING.....................................	16,033	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		2,300
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY........................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS....................		
20. OTHER LIABILITIES..		108
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)....................		31,780
22. LIMITED-LIFE PREFERRED STOCK................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..................................		
24. COMMON STOCK..		300
25. SURPLUS...		1,400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES........................		1,342
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)..................		3,042
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		34,822

CERTIFICATE ISSUED OCTOBER 5, 1908 NO. 092

COLORADO STATE BANK OF DENVER
DENVER

OFFICERS-

MERLIN C. WILLIAMS, PRESIDENT; JOHN C. WILKINSON, EXEC. VICE-PRES.; ROBERT S. ANDERSON, SR. VICE-PRES.; DONALD R. DRUMMER, SR. VICE-PRES./ COMPTROLLER; VERNON T. REECE, JR., SR. VICE-PRES./TRUST OFF.; ROBERT J. WOODS, SR. VICE-PRES.; CLIFFORD L. ERICKSON, JAMES E. FITCH, LOYD E. HOSKINS, RALPH M. SLAPPER, DOLORES SPOMER, VICE-PRESIDENTS; CECIL T. MCGLOTHLEN, VICE-PRES./CASHIER; JOHN E. LAWRENCE, VICE-PRES./TRUST OFF.; JOHN T. WALTERSHAUSEN, TRUST OFF.; JAMES K. GARRETT, ASST. VICE-PRES.; PATRICIA A. CAIN, SHIRLEY K. CHEW, MERRILLINE P. CRAWFORD, JUNE KORTE, MARY LOUISE MADSEN, JOYCE L. PLATTER, OPPERATIONS OFFICERS; WINIFRED E. HENDREICKS, PERSONNEL OFF.; GLEN E. KAISER, AUDITOR

DIRECTORS-

J. W. ALLISON, KEITH L. BROWN, GEORGE P. CAULKINS, JR., GARTH C. GRISSOM ELWOOD M. KULLGREN, RICHARD E. PATE, JR., VERNON T. REECE JR., FINLAY M. ROBINSON, JOHN G. WILKINSON, MERLIN C. WILLIAMS

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		7,788
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		49,235
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		13,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..................................	50,556	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	314	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		50,242
5. ASSETS HELD IN TRADING ACCOUNTS.....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		1,057
7. OTHER REAL ESTATE OWNED...		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		1,973
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)............................		123,495
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		107,257
(1) NONINTEREST-BEARING................................	31,331	
(2) INTEREST-BEARING...................................	75,926	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES...		1,260
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		108,517
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK..		2,000
25. SURPLUS...		5,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES..............................		7,978
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)...................		14,978
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		123,495

CERTIFICATE ISSUED MAY 28, 1982 NO. 592

FIRST CHARTER BANK
DENVER

OFFICERS-

KIRK E. HUGGINS, PRESIDENT; MICHAEL R. COLBY, VICE-PRESIDENT; LESLIE A. GROTJOHN, ASSISTANT CASHIER/SECRETARY; GERALD L. BADER, JR., SECRETARY

DIRECTORS-

KIRK E. HUGGINS, KEITH ANDERSON, GERALD L. BADER, JR., JACK D. DUNNE, DOYLE T. GROGAN, HARLEY G. HIGBIE, JR.

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,010
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,209
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		340
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,407	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	36	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,371
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		316
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		227
12. TOTAL ASSETS (SUM OF ITEMS . THROUGH 11)		13,473

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,395
(1) NONINTEREST-BEARING	2,559	
(2) INTEREST-BEARING	9,836	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		58
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,453
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	800
25. SURPLUS	120
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	100
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,020
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	13,473

CERTIFICATE ISSUED MARCH 27, 1973 NO. 519

FRONTIER BANK OF DENVER
DENVER

OFFICERS-

ROGER R. REILING, PRESIDENT; DALE W. UTLEY, VICE-PRESIDENT AND SECRETARY; JOE J. HUCKFELDT, CHRM. OF BOARD

DIRECTORS-

C. KAY ALLEN, FREDERICK M. HAYNES, JOE J. HUCKFELDT, HERBERT H. MARUYAMA RICHARD W. NEWMAN, ROGER R. REILING, DALE W. UTLEY

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		1,909
B. INTEREST-BEARING BALANCES..................................		
2. SECURITIES...		3,545
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		750
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	13,021	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	74	
C. LESS ALLOCATED TRANSFER RISK RESERVE..................		
D. NET LOANS AND LEASES......................................		12,947
5. ASSETS HELD IN TRADING ACCOUNTS..............................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		326
7. OTHER REAL ESTATE OWNED......................................		308
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS..		406
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)........................		20,191

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		18,005
(1) NONINTEREST-BEARING............................	5,642	
(2) INTEREST-BEARING...............................	12,363	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY..........................		334
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		87
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES...		97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		18,523
22. LIMITED-LIFE PREFERRED STOCK....................................		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK..		350
25. SURPLUS...		900
26. UNDIVIDED PROFITS AND CAPITAL RESERVES............................		418
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)..................		1,668
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		20,191

CERTIFICATE ISSUED JULY 1, 1955 NO. 460

GUARANTY BANK & TRUST COMPANY
DENVER

OFFICERS-

DAVID C. BOYLES, PRESIDENT; THOMAS DOYLE, SR. EXECUTIVE VICE PRESIDENT; SHIRLEY NAGENGAST, SR. VICE PRESIDENT; CRAIG CAUKIN, VICE PRESIDENT/COMMERCIAL LOANS; SHARON LAURENT, RALPH RASKIN, JOHN R. WOODS, VICE PRESIDENTS; JIM ALLEN, VICE PRESIDENT/ SR. REAL ESTATE OFFICER; ANN HENDERSONM, ASSISTANT VICE PRESIDENT; DENNIS N. WHITMER, ASSISTANT VICE PRESIDENTS/TRUST OFFICERS; DEBORAH LINDSEY, OPERATIONS OFFICER; GERI MARINARO, COMMUNITY REINVESTMENT ACT OFFICER; LORRI STASIUM, INTERNATIONAL BANKING OFFICER; PEGGY GATES, MARKETING OFFICER; DONALD LYNSKEY, LOAN OPERATIONS OFFICER; SARAH CLARK EXECUTIVE LENDING OFFICER; JOHN CARTER, JR., AUDITOR/ COMPLIANCE OFFICER; WAYNE D. SMART, JR., VICE PRESIDENT/IN-HOUSE COUNSEL

DIRECTORS-

ARNOLD ALPERT, DAVID BOYLES, MACK L. CLAYTON, RICHARD T. CRABB, NORMAN G GARDENSWARTZ, HERMAN HORWICH, RICHARD MCCLINTOCK, PAUL MILLER, RONALD L. MOORE, JAMES H. OLIVER, LESLIE A. PATTEN, JOSEPH D. PEPPER, GERALD M. QUIAT, BERNARD J. SCHAFFNER, CHARLES M. SCHAYER, SR., I.J. SHORE, MAX

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		12,435
B. INTEREST-BEARING BALANCES		
2. SECURITIES		21,947
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		22,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	107,336	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,000	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		106,336
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,422
7. OTHER REAL ESTATE OWNED		1,225
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		386
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		3,062
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		169,813

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		156,225
(1) NONINTEREST-BEARING	32,498	
(2) INTEREST-BEARING	123,727	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		386
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		976
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		157,587
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	4,000
25. SURPLUS	6,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	2,226
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	12,226
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	169,813

CERTIFICATE ISSUED SEPTEMBER 30, 1980 NO. 576

INDEPENDENT STATE BANK OF COLORADO
DENVER

OFFICERS-

RICHARD C. ZOETER, PRESIDENT/CASHIER; ROBERTA HUELSMANN, OFFICER;

DIRECTORS-

JACK DEVEREAUX, W. R. JORGENSON, CONRAD KERN, LAWRENCE MENEFEE, R.L. BOW
R.L. BOWEN, MAC JONES, DIANA KILGORE, FRANK PETERSON, R.C. ZOETER
FREDERICK A. ESGAR, CHARLES B. MCKINSTRY, WARREN H. KNOLL

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		6,278
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		80
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,045
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	10,813	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	63	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES...		10,750
5. ASSETS HELD IN TRADING ACCOUNTS....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).............		207
7. OTHER REAL ESTATE OWNED..		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		570
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		20,930
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		16,947
(1) NONINTEREST-BEARING............................	13,801	
(2) INTEREST-BEARING................................	3,146	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		1,941
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		18,888
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK...		667
25. SURPLUS..		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES..............................		375
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................		2,042
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		20,930

CERTIFICATE ISSUED MAY 12, 1978 NO. 556

INTERNATIONAL BANK
DENVER

OFFICERS-

RICHARD M. KREUTZER, PRESIDENT; JERRY B WHITE, EXECUTIVE VICE-PRESIDENT; THOMAS R. KONCILJA, VICE PRESIDENT & CASHIER/SECRETARY; CAROL ELLIOTT, OPERATIONS OFFICER; ROBERT F. GERWIN SR. VICE PERSIDENT; FLOYD E. HARMON SR. VICE PRESIDENT; ANNA MARIE PIXLER, VICE PRESIDENT; WESLEY KEATING, VICE PRESIDENT; JOSEPH M. RAPP, VICE PRESIDENT; RICK MUSZ, ASSISTANT VICE PRESIDENT; MARIANNE MARTINO, CONTROLLER; KATHRYN S. FUJITA, LOAN ADMINISTRATION OFFICER; CINDY L. COLLINS MARKETING OFFICER; BELLE GRANADOS, LOAN ADMIN. OFFICER

DIRECTORS-

CHARLES H. SMUKLER, MERLE E. ALBRECHT, THOMAS H. CONNELLY, JACK C. KENT, RICHARD M. KREUTZER, LEIGH H. NORGREN, MARTHA ANDERSON, STEPHEN G. SEAY RICHARD B. TUCKER, JOANN CORN

DECEMBER 31, 1984		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,848
B. INTEREST-BEARING BALANCES		
2. SECURITIES		13,724
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	26,889	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	246	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		26,643
5. ASSETS HELD IN TRADING ACCOUNTS		73
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		526
7. OTHER REAL ESTATE OWNED		26
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		207
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,186
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		46,333
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		42,619
(1) NONINTEREST-BEARING	9,700	
(2) INTEREST-BEARING	32,919	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		73
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		772
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		43,464
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		594
25. SURPLUS		1,056
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,219
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,869
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		46,333

CERTIFICATE ISSUED NOVEMBER 22, 1947 NO. 444

MOUNTAIN STATES BANK
DENVER

OFFICERS-

WILLIAM G. GRIFFITH, PRESIDENT; GLEN A. PRAY, EXECUTIVE VICE-PRESIDENT; BERNARD J. STAEBELL, VICE PRESIDENT & CASHIER/SECRETARY; ROBERT JORDAN, WILLIAM G. COATMAN, SR. VICE PRESIDENTS; WILLIAM H. FLORY, DAN E. GRIFFIN, ROGER J. SCHMITZ, VICE PRESIDENTS; SUSAN M. CREEL, JAMES R. CONLEY, VAUGHN E. NICHOLS, ASSISTANT VICE-PRESIDENTS; RUTH HOOD, CARRIE HASCHE', ASSISTANT CASHIERS; MARY E. KRSNAK, BANK CARD OFFICER; KIRK ELWOOD, INSTALLMENT LOAN OFFICER; THEODORE J. REHATT, SR. ACCOUNTING OFFICER; KAREN BEWLEY, PRESONNEL OFFICER; DAVID MALONEY, TELLER SERVICES OFFICER RUDOLF G. H. PRINZ, AUDITOR; STODDARD WHITE, SR. VICE PRESIDENT/TRUST OFFICER; E.W. HODGE, VICE PRESIDENT/TRUST OFFICER

DIRECTORS-

JOHN T. ALLEN, JR., GEORGE W. CALKINS, J. E. COLLIER, ROBERT E. FREDERIC WILLIAM G. GRIFFITH, D. R. MURPHY, EDWARD D. PIERSON, GLEN A. PRAY, WILBUR M. PRYOR, STODDARD WHITE

DECEMBER 31, 1984		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		14,967
B. INTEREST-BEARING BALANCES		
2. SECURITIES		53,040
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	59,103	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,184	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		57,919
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,041
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,440
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		130,407

LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		112,751
(1) NONINTEREST-BEARING	25,636 -	
(2) INTEREST-BEARING	87,115	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		576
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		113,327
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		3,000
25. SURPLUS		4,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		10,080
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		17,080
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		130,407

CERTIFICATE ISSUED AUGUST 29, 1975 NO. 536

OMNIBANK SOUTHEAST
DENVER

OFFICERS-

GARY D. LEVINE, PRESIDENT/CHIEF EXECUTIVE OFFICER; WARREN A. LEE, VICE-PRESIDENT/CASHIER; RICHARD JORGENSON, VICE-PRESIDENT/MGR. OF LOAN DEPT. WILLIAM PETEY, VICE-PRESIDENT, LOAN DEPT.; DIANNE BAKER, ASSISTANT VICE PRESIDENT LOAN DEPT.; SUSAN HOGGE, ASSISTANT VICE PRESIDENT OPERATIONS; MARY BARR, ASSISTANT CASHIER/CONTROLLER; BECKY JARVIS, ASSISTANT CASHIER

DIRECTORS-

RAYMOND T. BAKER, MICHAEL A. FEINER, ROBERT W. GRAF, HAROLD GUZOFSKY, EMIL HECHT, GARY KLEARMAN, DONALD L. KORTZ, GARY D. LEVINE, JOHN ANDREW LOVE, LARRY A. MIZEL, MYRON A. SIDON, PHILIP D. WINN

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,958
B. INTEREST-BEARING BALANCES		300
2. SECURITIES		13,261
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		6,765
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	27,865	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	227	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		27,638
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		960
7. OTHER REAL ESTATE OWNED		170
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		604
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		56,656

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		50,984
(1) NONINTEREST-BEARING	22,883	
(2) INTEREST-BEARING	28,101	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		281
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		51,265
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	800
25. SURPLUS	2,100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	2,491
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	5,391
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	56,656

CERTIFICATE ISSUED MAY 28, 1985 NO. 613

PRUDENTIAL BANK
DENVER

OFFICERS-

PETER J. WEBER, PRESIDENT; LARRY MARTINEZ, EXECUTIVE VICE PRESIDENT; PATRICK W. CAMARA, VICE PRESIDENT; JOHN M. EVANS, CASHIER/SECRETARY; KENTON B. ANDERSON, OPERATIONS OFFICER

DIRECTORS-

ARNOLD A. HAYUTIN, PETER J. WEBER, RICHARD J. BARD, CHARLES I. BROWN, MARVIN F. OWENS, III, LARRY MARTINEZ, CHESTER WINTER

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		649
B. INTEREST-BEARING BALANCES		451
2. SECURITIES		59
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,432	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	73	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,359
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		14
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		51
11. OTHER ASSETS		367
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,950
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,958
(1) NONINTEREST-BEARING	1,017	
(2) INTEREST-BEARING	8,941	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		318
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,276
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,100
25. SURPLUS		360
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		214
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,674
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		11,950

CERTIFICATE ISSUED NOVEMBER 12, 1959 NO. 470

SOUTHWEST STATE BANK
DENVER

OFFICERS-

GARY A. MOSKO, PRESIDENT; HAROLD LUSTIG, SR. EXECUTIVE VICE-PRESIDENT; JOANN BROCKWAY, SR. VICE-PRESIDENT/CASHIER; WILLIAM HEDBERG, SR. VICE-PRESIDENT/CASHIER; RICHARD MASCHE, STANLEY WINKLER, BARBARA RAPER, SHIRLEY JOHNSON, PAULETTE REDLER, VICE-PRESIDENTS; MARGE BORGE, ASSISTANT CASHIER/HEAD TELLER; FRAN ROHLAS, HEAD BOOKKEEPER/ASSISTANT CASHIER; DORIS RASMUSSEN, COMMERCIAL LOAN OFFICER; R. MITCH WILSON, INSTALLMENT LOAN OFFICER; GENEVIEVE ROLEN, ASSISTANT CASHIER

DIRECTORS-

JOSEPH MOSKO, HAROLD V. LUSTIG, CHESS R. MARTIN, ZELIE BERENBAUM, JAMES A. LUSTIG, GARY A. MOSKO, H. MICHAEL MILLER

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1.	CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
	A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,433
	B. INTEREST-BEARING BALANCES		
2.	SECURITIES		18,219
3.	FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,500
4.	LOANS AND LEASE FINANCING RECEIVABLES:		
	A. TOTAL LOANS AND LEASES	51,999	
	B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	448	
	C. LESS ALLOCATED TRANSFER RISK RESERVE		
	D. NET LOANS AND LEASES		51,551
5.	ASSETS HELD IN TRADING ACCOUNTS		
6.	PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		595
7.	OTHER REAL ESTATE OWNED		335
8.	INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9.	CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10.	INTANGIBLE ASSETS		
11.	OTHER ASSETS		1,160
12.	TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		78,793

LIABILITIES:

13.	DEPOSITS:		
	A. IN DOMESTIC OFFICES		69,935
	(1) NONINTEREST-BEARING	17,024	
	(2) INTEREST-BEARING	52,911	
14.	FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15.	DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16.	OTHER BORROWED MONEY		
17.	MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18.	BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19.	NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20.	OTHER LIABILITIES		1,063
21.	TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		70,998
22.	LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23.	PERPETUAL PREFERRED STOCK	
24.	COMMON STOCK	1,500
25.	SURPLUS	2,500
26.	UNDIVIDED PROFITS AND CAPITAL RESERVES	3,795
27.	CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	7,795
29.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	78,793

CERTIFICATE ISSUED OCTOBER 1, 1984 NO. 607

TRI-STATE BANK
DENVER

OFFICERS-

RICHARD C. TUCKER, PRESIDENT; DONALD H. SCHURR JR., VICE PRESIDENT; DONALD A. LANCASTER, CASHIER & SECRETARY/TREASURER

DIRECTORS-

RICHARD C. TUCKER, DONALD A. LANCASTER, CHARLES WEBB, BARRY MCCALLAN, MERRILL FIE,

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		1,274
B. INTEREST-BEARING BALANCES..		200
2. SECURITIES..		3,567
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		4,210
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	28,635	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	290	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		28,345
5. ASSETS HELD IN TRADING ACCOUNTS......................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).............		638
7. OTHER REAL ESTATE OWNED..		980
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		683
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).............................		39,897
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		37,089
(1) NONINTEREST-BEARING.............................	3,743	
(2) INTEREST-BEARING................................	33,346	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		6
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS........................		
20. OTHER LIABILITIES..		313
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		37,408
22. LIMITED-LIFE PREFERRED STOCK...		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		1,300
25. SURPLUS..		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES...............................		589
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................		2,489
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		39,897

CERTIFICATE ISSUED JANUARY 10, 1972 NO. 509

UNION BANK & TRUST
DENVER

OFFICERS-

J. W. WELLS, PRESIDENT; N. R. LOCKWOOD, EXECUTIVE VICE-PRESIDENT; J. C. MONNICH, SR. VICE-PRESIDENT; FRANK G. KOZAK, W. H. BAHLS, ROBERT RUBBO, VICE-PRESIDENTS; E. S. TURNBULL, VICE-PRESIDENT/CASHIER; DONALD F. HOELLER, AUDITOR; RAYMOND WILKINSON, JUDY G. SMITH, ASSISTANT VICE PRESIDENTS; MAE E. DIEBOLT, ASMIN. OFFICER/SECRETARY TO THE BOARD; BETTY B. DOBBINS, ASSISTANT CASHIER; JISLAINE MULLINS, ELAINE COLANGELO, OPERATIONS OFFICERS; GALEN E. HRONEK VICE PRESIDENT FINANCE; ULMA L. SCHAFFER, NEW ACCOUNTS OFFICER; PAUL ACEVEDO, COMMERCIAL LOAN OFFICER; BOB RUBBO COMMERCIAL LOANS

DIRECTORS-

WAYNE T. BIDDLE, HOWARD L. FARKAS, LLOYD E. HAYNE, RALPH D. JOHNSON, E.G. KOELLING, RICHARD C. SAUNDERS, J.W. WELLS, HERMAN J. ZUECK

DECEMBER 31, 1985 000 OMITTED

ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,776
B. INTEREST-BEARING BALANCES		
2. SECURITIES		19,744
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	40,692	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	457	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		40,235
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,462
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		978
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		912
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		68,107
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		57,301
(1) NONINTEREST-BEARING	15,668	
(2) INTEREST-BEARING	41,633	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		2,900
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		341
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		60,542
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		3,000
25. SURPLUS		3,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,565
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		7,565
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		68,107

CERTIFICATE ISSUED DECEMBER 18, 1958 NO. 467

DOLORES STATE BANK
DOLORES

OFFICERS

E. G. MERRITT, M. D., PRESIDENT; J. C. KINKADE, VICE-PRESIDENT; MERTON R. TAYLOR, WILLIAM K. NIELSON, EDWARD G. MERRITT, VICE-PRESIDENTS; DONALD K. MAJORS, EXECUTIVE VICE-PRESIDENT & CASHIER/SECRETARY; MARY RUTH MAJORS, ASSISTANT VICE-PRESIDENT; DOUGLAS J. AIKEN, ASSISTANT VICE PRESIDENT

DIRECTORS

E. G. MERRITT, M.D., J. C. KINKADE, MERTON R. TAYLOR, WILLIAM K. NIELSON, DONALD K. MAJORS

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		1,008
B. INTEREST-BEARING BALANCES....................................		
2. SECURITIES..		8,771
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		5,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	11,535	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	101	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		11,434
5. ASSETS HELD IN TRADING ACCOUNTS..............................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		202
7. OTHER REAL ESTATE OWNED..		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS..		568
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)........................		27,183

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		24,443
(1) NONINTEREST-BEARING............................	3,800	
(2) INTEREST-BEARING...............................	20,643	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.........................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES...		312
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....................		24,755
22. LIMITED-LIFE PREFERRED STOCK.....................................		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.......................................		
24. COMMON STOCK..		200
25. SURPLUS...		775
26. UNDIVIDED PROFITS AND CAPITAL RESERVES...........................		1,453
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)...................		2,428
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		27,183

CERTIFICATE ISSUED JANUARY 17, 1949 NO. 446

DOVE CREEK STATE BANK
DOVE CREEK

OFFICERS-

ROBERT SHERWOOD, PRESIDENT; RON NOLDE, VICE PRESIDENT; MARK HEFFNER, CASHIER/SECRETARY

DIRECTORS-

JAMES COLEMAN, DAVID LIEBERMAN, ROBERT THOMPSON, ROSS CARHART, CECIL MARTIN, BOB SHERWOOD

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		406
B. INTEREST-BEARING BALANCES		216
2. SECURITIES		1,589
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		150
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,749	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	172	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,577
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		90
7. OTHER REAL ESTATE OWNED		342
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		497
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,867

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,960
(1) NONINTEREST-BEARING	966	
(2) INTEREST-BEARING	8,994	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		102
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		71
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,133
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	150
25. SURPLUS	584
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	734
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	10,867

CERTIFICATE ISSUED JULY 16, 1968 NO. 492

UNITED BANK OF DURANGO
DURANGO

OFFICERS-

SAMUEL E. MONROE, PRESIDENT; RICHARD REINHARD, EXECUTIVE VICE-PRESIDENT;
ARTHUR TROYER, VICE-PRESIDENT & CASHIER; JOHN L. TATE, VICE PRESIDENT;
ROBERT J. PETERS, VICE PRESIDENT
JANE GROFF, VICE-PRESIDENT/MANAGER

DIRECTORS-

SAMUEL E. MONROE, L. W. MCDANIEL, CLARENCE BEEBE, ROBERT J. PETERS,
RICHARD W. TURNER, RICHARD L. REINHARD, C. DOUGLAS ATCHLEY

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,199
B. INTEREST-BEARING BALANCES		
2. SECURITIES		7,700
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	36,913	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	629	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		36,284
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,791
7. OTHER REAL ESTATE OWNED		1,198
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,002
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		53,174

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		47,016
(1) NONINTEREST-BEARING	10,919	
(2) INTEREST-BEARING	36,097	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		1,400
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		614
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		270
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		49,300
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	700
25. SURPLUS	2,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	674
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	3,874
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	53,174

CERTIFICATE ISSUED MAY 6, 1983 NO. 601

ALPINE BANK, EAGLE
EAGLE

OFFICERS-

DAVE SCRUBY, PRESIDENT; J. ROBERT YOUNG, CHAIRMAN OF BOARD; ROBERT LUCIA, ASSISTANT CASHIER; DAVE SCRUBY CASHIER/SECRETARY

DIRECTORS-

STEPHEN BRIGGS, STEVE CONNOLLY, JOHN COOPER, WALLY DALLENBACH, WALLACE DEBEQUE, ROBERT F. DOWNS, ERNEST GIANINETTI, PETER N. GUY, J. DUDLEY, LICKREM, E. LYNN PITTMAN, RODNEY E. SLIFER, WILLIAM B. VOLLBRACHT, J. ROBERT YOUNG, JACK E. EDGINGTON

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		356
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		419
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..................................	5,497	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	54	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		5,443
5. ASSETS HELD IN TRADING ACCOUNTS....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		351
7. OTHER REAL ESTATE OWNED..		89
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		126
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		6,784

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		6,106
(1) NONINTEREST-BEARING................................	611	
(2) INTEREST-BEARING...................................	5,495	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY...........................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		[illegible]
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....................		6,141
22. LIMITED-LIFE PREFERRED STOCK.......................................		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		400
25. SURPLUS..		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.............................		43
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)..................		643
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		6,784

CERTIFICATE ISSUED MAY 3, 1971 NO. 505

FIRSTBANK OF EAGLE COUNTY
EAGLE

OFFICERS-

NED E. OYLER, PRESIDENT; PAUL V. DEPP,SR. VICE PRESIDENT; LLOYD AMUNDSON, JACK W. LOVELL, VICE PRESIDENTS; MARY ANN WILSON, CASHIER; HELEN E. OYLER, SECRETARY

DIRECTORS-

STEPHEN ADAMS, NED E. OYLER, HELEN E. OYLER

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,993
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,979
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,087	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	197	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16,890
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		891
7. OTHER REAL ESTATE OWNED		1,437
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		590
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,780
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		22,179
(1) NONINTEREST-BEARING	4,013	
(2) INTEREST-BEARING	18,166	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		382
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,561
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		1,300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		519
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,219
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		24,780

CERTIFICATE ISSUED MAY 3, 1971 NO. 432

EATON BANK
EATON

OFFICERS-

WILLIAM A. BOWNESS, PRESIDENT; WARREN b. KNOLL, EXECUTIVE VICE-PRESIDENT; CARLA L. GARTON, CASHIER/SECRETARY; WILMA J. FOOSE, ASSISTANT CASHIER; VELMA L. DILLON, VICE-PRESIDENT; LAVERNE E. BOWNESS, CARL A. BENSON, JOHN E. BOWNESS II, VICE-PRESIDENTS; WILLIAM A. CARLSON, ASSISTANT VICE-PRESIDENT; ASSISTANT VICE PRESIDENT

DIRECTORS-

WILLIAM A. BOWNESS, LAVERNE E. BOWNESS, WARREN H. KNOLL, MELVIN D. SEVERSON, CARL A. BENSON, VELMA L. DILLON

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		887
B. INTEREST-BEARING BALANCES		
2. SECURITIES		8,131
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,195
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,856	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	112	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,744
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		311
7. OTHER REAL ESTATE OWNED		262
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		558
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,088

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21,615
(1) NONINTEREST-BEARING	3,138	
(2) INTEREST-BEARING	18,477	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		175
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		91
16. OTHER BORROWED MONEY		48
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		226
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,155
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	500
25. SURPLUS	500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	933
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,933
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	24,088

CERTIFICATE ISSUED NOVEMBER 13, 1980 NO. 578

AMBANK AT ORCHARD VALLEY
ENGLEWOOD

OFFICERS-

SCOTT RADCLIFFE, GARY GRAHAM, J.A. STALNAKER, VICE PRESIDENTS; STEVEN R. DUPPS, CASHIER/SECRETARY; BARBARA TOWNSEND, CAROL STELTENPOHL ASSISTANT CASHIERS; DANA BARNEY, ASSISTANT VICE-PRESIDENT

DIRECTORS-

MARK E. HOUSTON, HAL R. RAMSEY, WALTER A. KOELBEL, JR., ROBERT M. SHERRILL

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN...............		3,976
B. INTEREST-BEARING BALANCES..		900
2. SECURITIES..		2,570
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		6,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..............................	15,944	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	164	
C. LESS ALLOCATED TRANSFER RISK RESERVE..................		
D. NET LOANS AND LEASES..		15,780
5. ASSETS HELD IN TRADING ACCOUNTS..		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		582
7. OTHER REAL ESTATE OWNED..		205
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		339
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)..............................		30,552

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		28,906
(1) NONINTEREST-BEARING............................	7,826	
(2) INTEREST-BEARING................................	21,080	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY..............................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.........................		
20. OTHER LIABILITIES...		122
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)........................		29,028
22. LIMITED-LIFE PREFERRED STOCK..		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK...	
24. COMMON STOCK..	600
25. SURPLUS...	600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES................................	324
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....................	1,524
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	30,552

CERTIFICATE ISSUED MARCH 9, 1973 NO. 518

ARAPAHOE BANK & TRUST
ENGLEWOOD

OFFICERS-

FRANK S. PETERSON, PRESIDENT; SIDNEY C. CAIN, EXECUTIVE VICE-PRESIDENT; JOHN F. EZELL, VICE PRESIDENT/CASHIER; SHELLEY G. CAMERON, ASSISTANT CASHIER

DIRECTORS-

NICHOLAS J. MEAGHER, JR., KENNETH D. LUFF, GLEN B. CLARK, JR., FRANK S. PETERSON, SIDNEY C. CAIN, ROGER G. MAURO

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		6,083
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		20,961
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		5,095
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	28,643	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	251	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		28,392
5. ASSETS HELD IN TRADING ACCOUNTS.....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		1,942
7. OTHER REAL ESTATE OWNED...		162
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		1,160
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)............................		63,795

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		57,581
(1) NONINTEREST-BEARING..............................	15,545	
(2) INTEREST-BEARING.................................	42,036	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		56
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		607
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		677
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		58,921
22. LIMITED-LIFE PREFERRED STOCK.......................................		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK..	
24. COMMON STOCK...	1,000
25. SURPLUS..	2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.............................	1,874
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.................	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)...................	4,874
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	63,795

CERTIFICATE ISSUED DECEMBER 29, 1972 NO. 515

CENTENNIAL STATE BANK OF COLORADO
ENGLEWOOD

OFFICERS-

MIKE CLARK, PRESIDENT; ROLF SEIFERTH, SR. VICE-PRESIDENT; RICHARD HEISLER, ASSISTANT-VICE PRESIDENT/CASHIER; PHYLIS BANE, VICE PRESIDENT; GARY STRAIT, ASSISTANT VICE PRESIDENT; JOHN STRAMEL ASSISTANT VICE PRESIDENT; DIANE DAVIDSON, JEAN WYSOCKI, ASSISTANT CASHIERS; MICHAEL KERMINSKI, VICE PRESIDENT

DIRECTORS-

MIKE CLARK, ROBERT F. KELLEY, DAN KUBBY, JAMES MCKECHNIE, JR., WILLIAM P. MCKINNELL, JR., ADO REKART, ROBERT S. WEEKS, CHARLES B. WORTHINGTON, WYANE D. KRAMER, JOHN W. BOLOGNINI, CHARLES L. FERGUSON

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,196
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,311
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		350
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,881	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	263	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,618
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		255
7. OTHER REAL ESTATE OWNED		113
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		15
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		865
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,723

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21,037
(1) NONINTEREST-BEARING	5,274	
(2) INTEREST-BEARING	15,763	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		213
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21,250
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	750
25. SURPLUS	1,450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	727-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,473
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	22,723

CERTIFICATE ISSUED DECEMBER 4, 1980 NO. 579

CHARTER BANK & TRUST
ENGLEWOOD

OFFICERS-

C. DEAN BOYD, PRESIDENT; TONI E. STEPHENSON, VICE-PRESIDENT; EDWARD C. LEAHY, EXECUTIVE VICE-PRESIDENT & CASHIER/SECRETARY; SANDRA K. FIEDLER, ASSISTANT CASHIER; DIANE D. WRITER, TREASURER; PAUL EUGENE TAUER, JR., LOAN OFFICER; RALPH C. EPEN, EXECUTIVE VICE PRESIDENT/SEC. TO BOARD

DIRECTORS-

A. EMMET STEPHENSON, TONI E. STEPHENSON, DIANE D. WRITER, JAMES H. GALBREATH, JERRY D. ARMSTRONG, MARTIN J. WOHNLICH, GEORGE DAVIES, C. DEAN BOYD

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,057
B. INTEREST-BEARING BALANCES		597
2. SECURITIES		149
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,850
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,780	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	37	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,743
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		75
7. OTHER REAL ESTATE OWNED		56
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		87
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,614
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,642
(1) NONINTEREST-BEARING	2,049	
(2) INTEREST-BEARING	5,593	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		23
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		14
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,679
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		35
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		935
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,614

CERTIFICATE ISSUED JUNE 4, 1984 NO. 605

FIRSTBANK AT ARAPAHOE/YOSEMITE
ENGLEWOOD

OFFICERS-

NANCY H. BELL, PRESIDENT; PAUL J. GALE, VICE PRESIDENT; GEORGE T. GRAFF, CASHIER; DEAN R. BLATTER, ASSISTANT CASHIER/SECURITY OFFICER; CURTIS J. HARRIS, AUDITOR; STEVEN J. SWENSON, ASSISTANT AUDITOR; ROBERT S. APPEL, SECRETARY

DIRECTORS-
ROBERT S. APPEL, NANCY H. BELL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, EVERETT WILLIAMS, GEORGE WILLIAMS, J. ROBERT YOUNG

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		500
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,139
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		950
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,307	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	28	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,279
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		223
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		113
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,204
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,156
(1) NONINTEREST-BEARING	795	
(2) INTEREST-BEARING	5,361	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		56
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,212
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		600
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		92
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		992
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,204

CERTIFICATE ISSUED JULY 12, 1979 NO. 564

INTERNATIONAL BANK, ENGLEWOOD
ENGLEWOOD

OFFICERS-

S. G. SEAY, PRESIDENT; O. C. ETTER, VICE-PRESIDENT; WILLIAM F. FORTNEY, CASHIER/SECRETARY; C. WALTER WILSON, ASSISTANT VICE-PRESIDENT; EILEEN 3. BRESLIN, LORRAINE CAHILL, ASSISTANT VICE PRESIDENTS; JEANNINE DEGARMO GREGORY MARTIN, ASSISTANT CASHIERS

DIRECTORS-

MERLE E. ALBRECHT, THOMAS K. CONNELLY, JOANN CORN, JACK C. KENT, RICHARD M. KREUTZER, LEIGH H. MORGREN, S.G. SEAY, C.H. SMUKLER, RICHARD TUCKER

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		989
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,198
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,787	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	102	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,685
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		519
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		580
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		21,221
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		19,647
(1) NONINTEREST-BEARING	5,043	
(2) INTEREST-BEARING	14,604	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		183
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		19,830
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		291
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,391
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		21,221

CERTIFICATE ISSUED MARCH 16, 1915 NO. 285

FIRSTBANK OF ERIE
ERIE

OFFICERS-

A. BLAINE ALLEY, PRESIDENT; ROGER A. BEHLER, VICE-PRESIDENT; ROBERT S. APPEL, SECRETARY; C. HERFORD PERCY, VICE PRESIDENT/CASHIER; PAUL J. GALE LARRY J. HAUSERMAN, KENT LANDMARK, JACK D. NUNN, MARVEL L. TITTLE, VICE-PRESIDENTS; STEPHEN J. FORTE, EDSON P. HOLLAND, WILLIAM L. IWATA, ROBERT C. LUCAS, WILLIAM H. PLUMMER, WILLIAM J. NIEHUS MELVIN J. SORENSEN, JEFFREY A. WARD, ASSISTANT CASHIERS; CURTIS J. HARRIS, AUDITOR; STEVEN J. SWENSEN, ASSISTANT AUDITOR; MARVEL L. TITLE, SECURITY OFFICER

DIRECTORS-

A. BLAINE ALLEY, ROBERT S. APPEL, DONALD J. EGAN, LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS, J. ROBERT YOUNG, EVERETT WILLIAMS

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST BEARING BALANCES AND CURRENCY AND COIN		284
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,244
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,008
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,715	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	22	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,693
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		38
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		70
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,337
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,965
(1) NONINTEREST-BEARING	547	
(2) INTEREST-BEARING	4,418	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		34
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,999
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		60
25. SURPLUS		60
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		218
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		338
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		5,337

CERTIFICATE ISSUED JUNE 24, 1908 NO. 037

ESTES PARK BANK
ESTES PARK

OFFICERS-

JACK G. HASELBUSH, PRESIDENT; VICE-PRESIDENT; BRAD SISHC, VICE PRESIDENT
KENNETH PORTER, OPERATIONS OFFICER; NANCY L. WILLOCKS, LOAN OFFICER;
M. J. CARPENTER, NEW ACCOUNTS OFFICER; ANNE BRUMLEVE, ADMINISTRATIVE ASSISTANT

DIRECTORS-

GEORGE J. HIX, C. WILLIAM HERZOG, C. FRANKLIN HIX JR., JAMES P. BANKER, GLONDA L. HIX, STANLEY J. PRATT, E. NELSON THOMAS

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,141
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,964
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,997
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,301	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	210	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		17,091
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		491
7. OTHER REAL ESTATE OWNED		214
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		298
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		26,196

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		24,201
(1) NONINTEREST-BEARING	3,888	
(2) INTEREST-BEARING	20,313	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		178
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24,379
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	400
25. SURPLUS	800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	617
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,817
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	26,196

CERTIFICATE ISSUED NOVEMBER 22, 1974 NO. 530

BANK OF EVERGREEN
EVERGREEN

OFFICERS-

JEROLD B. HIRSCH, PRESIDENT; MICHELE M. LOOK, EXECUTIVE VICE-PRESIDENT; LINDA YACCONI, CASHIER/SECRETARY

DIRECTORS-

JEROLD B. HIRSCH, MICHELE M. LOOK, ROBERT A. DENYSE, RAYMOND L. WEILAGE, JR.

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,450
B. INTEREST-BEARING BALANCES		300
2. SECURITIES		2,992
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,222	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	161	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		17,061
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		315
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		377
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,095
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		22,134
(1) NONINTEREST-BEARING	6,156	
(2) INTEREST-BEARING	15,978	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		236
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,370
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		325
25. SURPLUS		825
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		575
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,725
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		24,095

CERTIFICATE ISSUED JANUARY 26, 1914 NO. 274

BANK OF FAIRPLAY
FAIRPLAY

OFFICERS-

RICHARS S. BAIR, PRESIDENT; A. C. CHAFFEE, VICE PRESIDENT; BARBARA R. WESTON, CASHIER/SECRETARY; SUSAN BEARD, ASSISTANT CASHIER; C.R. GESME, VICE PRESIDENT INVESTMENTS; RICHARD S. BAIR, CHIEF EXECUTIVE OFFICER

DIRECTORS-

JOHN FISCHER, WILLIAM R. HANSEN, A. C. CHAFFEE, MARSHALL MCCLUNG, J. RICHARD TUTHILL, RICHARD L. CLYMER

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		264
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,908
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		75
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,919	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	28	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,891
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		63
7. OTHER REAL ESTATE OWNED		67
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		54
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		153
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,475

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,784
(1) NONINTEREST-BEARING	1,042	
(2) INTEREST-BEARING	5,742	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		68
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,852
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	120
25. SURPLUS	245
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	258
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	623
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	7,475

CERTIFICATE ISSUED AUGUST 31, 1982 NO. 595

INTERNATIONAL BANK NORTH
FEDERAL HEIGHTS

OFFICERS-

MERLE E. ALBRECHT, PRESIDENT; JOHN H. HANNAGAN, VICE-PRESIDENT; ALICE M. ADAIR, CASHIER/SECRETARY; CHARMAINE BASKALL, ASSISTANT CASHIER; HARVEY K. THOMPSON, VICE-PRESIDENT

DIRECTORS-

MERLE E. ALBRECHT, CHARLES H. SMUKLER, JACK C. KENT, STEPHEN G. SEAY, RICHARD M. KREUTZER, RICHARD B. TUCKER, JOANN CORN, LEIGH H. NORGREN, THOMAS H. CONNELLY

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		1,998
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		4,520
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		360
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	10,740	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	108	
C. LESS ALLOCATED TRANSFER RISK RESERVE..................		
D. NET LOANS AND LEASES..		10,632
5. ASSETS HELD IN TRADING ACCOUNTS.....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		393
7. OTHER REAL ESTATE OWNED...		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		503
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)............................		18,406
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		17,126
(1) NONINTEREST-BEARING................................	2,826	
(2) INTEREST-BEARING...................................	14,300	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY...........................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		219
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		17,345
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK..		500
25. SURPLUS...		308
26. UNDIVIDED PROFITS AND CAPITAL RESERVES..............................		253
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................		1,061
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		18,406

CERTIFICATE ISSUED JUNE 9, 1960 NO. 572

COMMERCE BANK
FORT COLLINS

OFFICERS-

JAMES C HEABERLIN PRESIDENT; BRADLEY J OLIVER, EXECUTIVE VICE-PRESIDENT; MICHAEL E. PRENZLOW, VICE-PRESIDENT; BARBARA SULLIVAN, CASHIER JODY HORNER, ASSISTANT CASHIER

DIRECTORS-

J.H. OLIVER, RICHARD J. ZIEMAN, RON D. MEADE

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		671
B. INTEREST-BEARING BALANCES		250
2. SECURITIES		785
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		225
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,495	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	53	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,442
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		96
7. OTHER REAL ESTATE OWNED		34
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		125
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,628
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,002
(1) NONINTEREST-BEARING	1,346	
(2) INTEREST-BEARING	5,656	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		75
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,077
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		51
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		551
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,628

CERTIFICATE ISSUED MAY 2, 1975 NO. 532

NORTHERN BANK & TRUST
FORT COLLINS

OFFICERS-

J. E. FACER, PRESIDENT; A. J. HEUTZENROEDER, VICE-PRESIDENT & CASHIER/SECRETARY; KAREN DAVIDSON, ASSISTANT CASHIER

DIRECTORS-

GLEN B. CLARK, WALTER C. EMERY, J. E. FACER

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,108
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,570
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		850
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,887	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	61	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,826
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		54
7. OTHER REAL ESTATE OWNED		37
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		230
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,675
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,669
(1) NONINTEREST-BEARING	2,225	
(2) INTEREST-BEARING	6,444	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,766
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		509
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		909
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,675

CERTIFICATE ISSUED JULY 5, 1963 NO. 476

ROCKY MOUNTAIN BANK & TRUST COMPANY
FORT COLLINS

OFFICERS-

LARRY L. WALL, PRESIDENT; FRANK A. FORBES, EXECUTIVE VICE-PRESIDENT & CASHIER/SECRETARY; GARY L. BUTLER, VICE PRESIDENT; KAREL R. BAKER, PERS. LOAN OFFICER; TERRI A. HARRIS, OPERATIONS OFFICER; CATHERINE HAWORTH, ASSISTANT CASHIER

DIRECTORS-

BETA F. WALL, LARRY L. WALL, BRUCE A. DUVAL, JOHN M. TOLIVER, HAROLD W. JOHNSON, WILLIAM W. GILTNER

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,913
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,142
3 FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,115
4 LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,585	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	172	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,413
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		707
7. OTHER REAL ESTATE OWNED		354
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		456
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,100

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21,884
(1) NONINTEREST-BEARING	5,495	
(2) INTEREST-BEARING	16,389	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		125
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		213
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,222
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	330
25. SURPLUS	870
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	678
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,878
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	24,100

CERTIFICATE ISSUED FEBRUARY 10, 1910 NO. 050

FORT LUPTON STATE BANK
FORT LUPTON

OFFICERS-

DENNIS W. WHITE, PRESIDENT; J. SID DINSDALE, EXECUTIVE VICE-PRESIDENT; GRANT A. EDWARDS, VICE-PRESIDENT & CASHIER/SECRETARY; BEVERLY J. MILLER, ASSISTANT VICE PRESIDENT; JILL A. DEVER, ASSISTANT CASHIER

DIRECTORS-

DENNIS W. WHITE, ROY G. DINSDALE, LEONARD H. MCCAIN, JOHN R. DENT, MARY M. CARLSON, WELDON HIGGS

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,227
B. INTEREST-BEARING BALANCES		
2. SECURITIES		8,932
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,670
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	19,236	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	284	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18,952
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		299
7. OTHER REAL ESTATE OWNED		235
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		764
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		33,079
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		30,016
(1) NONINTEREST-BEARING	5,500	
(2) INTEREST-BEARING	24,516	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		188
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		30,204
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,475
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,875
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		33,079

CERTIFICATE ISSUED AUGUST 24, 1915 NO. 291

FARMERS STATE BANK OF FORT MORGAN
FORT MORGAN

OFFICERS-

BRUCE F. GILL, PRESIDENT; DAVID L. SCHOMBURG, VICE-PRESIDENT; DAVID L. OHMAN, SR. TRUST OFFICER/CORP. SECRETARY; M ELAINE MEYER, CASHIER; C. L. WILLIAMS, VICE-PRESIDENT OF OPERATIONS; EVELENE D. MEININGER, CUSTOMER SERVICE OFFICER; JOHN J. ZWETZIG, RONALD L. HAYS, JAMES D. TREADWAY, JERRY K. JONES, VICE PRESIDENTS; ERVIN C. SOUTHARD, ASSISTANT VICE PRESIDENT; JOE J. MARX, AGRICULTURAL FIELD REP.; EVALU I. UNDERWOOD, AUDITOR; KIM PROCUNIER, CONSUMER LOAN OFFICER; LORETTA D. GRAHAM, MARKETING & PERSONNEL OFFICER; RODNEY G VINCENT ASSISTANT VICE PRESIDENT

DIRECTORS-

H. E. BLOEDORN, J. H. BLOEDORN, JR., BRUCE F. GILL, R. B. FANCHER, RONALD L. HAYS, DAVID J. OHMAN, W. M. WATROUS, JERRY K. JONES

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,813
B. INTEREST-BEARING BALANCES		999
2. SECURITIES		35,245
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	40,581	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	532	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		40,049
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		625
7. OTHER REAL ESTATE OWNED		410
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,973
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		87,314
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		75,074
(1) NONINTEREST-BEARING	10,975	
(2) INTEREST-BEARING	64,099	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		404
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,203
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		76,681
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		3,000
25. SURPLUS		3,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		4,633
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		10,633
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		87,314

CERTIFICATE ISSUED APRIL 8, 1982 NO. 591

FORT MORGAN STATE BANK
FORT MORGAN

OFFICERS-

RUSSELL L. RATHMAN, PRESIDENT; RICHARD E. TIMMER VICE PRESIDENT; BETTY L KELLY, VICE PRESIDENT/CASHIER & SECRETARY; FRED T. RUFF, KAREN ARAUJO, INSTALLMENT LOAN OFFICERS

DIRECTORS-

EUGENE V. DOTY, HENRY KAMMERZELL, DAMON MCMAHAN, DOROTHY MCMAHAN, GERALD G. TOMAN, ARONOEL BRUCE TRAUTWEIN, LAURA TRAUTWEIN

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		614
B. INTEREST-BEARING BALANCES		97
2. SECURITIES		1,577
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		840
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,621	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	25	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,596
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		648
7. OTHER REAL ESTATE OWNED		133
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		221
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,726
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,472
(1) NONINTEREST-BEARING	1,408	
(2) INTEREST-BEARING	8,064	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		10
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		92
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,574
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		603
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		149
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,152
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		10,726

CERTIFICATE ISSUED MARCH 11, 1968 NO. 491

PIONEER BANK OF FOUNTAIN
FOUNTAIN

OFFICERS-

STEPHEN A. MOSHER, PRESIDENT; CHRISTINE O. LYONS, VICE-PRESIDENT & CASHIER; SHARON SHANNON, OPERATIONS OFFICER; SCOTT W. KEYS, ASSISTANT CONSUMER LOAN OFFICER

DIRECTORS-

LEO R. SMENTOWSKI, WILLIAM F. ESCH, MARCELLA SMENTOWSKI, STEPHEN A. MOSHER, DOUGLAS E. FAST

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,339
B. INTEREST-BEARING BALANCES		700
2. SECURITIES		1,702
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,687	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	150	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,537
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		295
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		374
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,947
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,752
(1) NONINTEREST-BEARING	3,158	
(2) INTEREST-BEARING	10,594	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		625
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		330
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,707
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		440
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,240
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		15,947

CERTIFICATE ISSUED AUGUST 6, 1908 NO. 052

FOWLER STATE BANK
FOWLER

OFFICERS-

JOE M. FOX, PRESIDENT; DOYLE MARVIN, VICE-PRESIDENT; JONATHAN R. FOX, VICE-PRESIDENT/CASHIER; MAXINE FOX, SECRETARY

DIRECTORS-

MRS. H. W. FOX, JOE M. FOX, DOYLE MARVIN, JONATHAN R. FOX, E. F. TILLOTSON

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		626
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		8,134
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,225
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,758	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	72	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,686
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		51
7. OTHER REAL ESTATE OWNED		26
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		299
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,247

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,059
(1) NONINTEREST-BEARING	1,346	
(2) INTEREST-BEARING	12,713	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		243
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,302
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		50
25. SURPLUS		350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,545
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,945
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		16,247

CERTIFICATE ISSUED AUGUST 22, 1975 NO. 535

FIRST INTERSTATE BANK OF FREDERICK
FREDERICK

OFFICERS-

JAMES D. MAKOWSKI, PRESIDENT: VIRGINIA UNREIN, CASHIER; LARRY L. SAINT, VICE-PRESIDENT

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH, JAMES D. MAKOWSKI, MELVIN H. GREEN, MICHAEL BENNETT

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		514
B. INTEREST-BEARING BALANCES..		
2. SECURITIES...		1,888
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,520
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.................................	5,980	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	70	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		5,910
5. ASSETS HELD IN TRADING ACCOUNTS..		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).............		398
7. OTHER REAL ESTATE OWNED...		119
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		139
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).............................		10,488

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		9,569
(1) NONINTEREST-BEARING................................	1,350	
(2) INTEREST-BEARING...................................	8,219	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY..............................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.........................		
20. OTHER LIABILITIES...		113
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)........................		9,682
22. LIMITED-LIFE PREFERRED STOCK..		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK...	
24. COMMON STOCK..	200
25. SURPLUS...	350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES................................	256
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS...................	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....................	806
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	10,488

CERTIFICATE ISSUED APRIL 1, 1966 NO. 488

SUMMIT COUNTY BANK
FRISCO

OFFICERS-

JERRY F. MCKAY, PRESIDENT; JAN PIRKEY, VICE PRESIDENT/CASHIER; ROBERT R. LEINART, VICE-PRESIDENT/LOANS; SUSAN T. BAILEY, INSTALLMENT LOANS; MIKE MUMME, ASSISTANT CASHIER; JUDY HOWARD, OPERATIONS OFFICER; CAROL WIMBERLY, NEW ACCOUNTS OFFICER

DIRECTORS-

DON FARBER, D. D. JOHNSON, KEITH M. VAN VELKINBURGH

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,325
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,904
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		900
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,438	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	128	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,310
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,486
7. OTHER REAL ESTATE OWNED		545
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		462
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		21,932

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		18,027
(1) NONINTEREST-BEARING	8,266	
(2) INTEREST-BEARING	9,761	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		354
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		1,335
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		164
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		19,880
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	480
25. SURPLUS	820
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	752
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	2,052
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	21,932

CERTIFICATE ISSUED MARCH 18, 1946 NO. 440

FRUITA STATE BANK
FRUITA

OFFICERS-

KENNETH A. STROTHER, PRESIDENT; CAREY B. HORTON, VICE-PRESIDENT; ROBERT M. STEWART, CASHIER; RICHARD D. YOUMANS, LOAN OFFICER; VELMA B. BILGER, NEW ACCOUNTS OFFICER

DIRECTORS-

KENNETH A. STROTHER, ROBERT GOBBO, EMMETT ELIZONDO, T. M. FORD

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,135
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,018
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,925
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,982	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	332	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,650
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		342
7. OTHER REAL ESTATE OWNED		429
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		404
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,903

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		18,353
(1) NONINTEREST-BEARING	2,674	
(2) INTEREST-BEARING	15,679	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		9
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		186
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		18,548
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1,300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		555
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,355
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		20,903

CERTIFICATE ISSUED MARCH 22, 1971 NO. 503

BANK OF GEORGETOWN
GEORGETOWN

OFFICERS-

CLAY J. HUTCHINSON, JR., PRESIDENT; DOLORES E. ZAVALA, VICE-PRESIDENT/ CASHIER; TIM HUNT, VICE PRESIDENT; KATHRYN ISENBERGER, SECRETARY

DIRECTORS-

LEO N. BRADLEY, HUGO BUERGER, THOMAS J. CARNEY, CLAY J. HUTCHINSON, JR., RICHARD M. KREUTZER, OTTO H. WERLIN

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,023
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,437
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,090	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	87	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,003
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		231
7. OTHER REAL ESTATE OWNED		102
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		115
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,911

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,021
(1) NONINTEREST-BEARING	1,971	
(2) INTEREST-BEARING	4,050	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		30
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,051
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	150
25. SURPLUS	550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	160
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	860
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	6,911

CERTIFICATE ISSUED JULY 6, 1984 NO. 606

CITIZENS BANK OF GLENDALE
GLENDALE

OFFICERS-

GERALD L. GARTNER, PRESIDENT; C. JOHN LEHR, ASSISTANT VICE-PRESIDENT; CECILIA MCCUE CASHIER/SECRETARY; CARL CHARETTE, COMPLIANCE OFFICER;

DIRECTORS-

DONALD K. HOGOBOOM, GERALD L. GARTNER, PAUL F. GLASGOW, DR. DONALD HOCH, JERRY J. TEPPER, JOHN P. DIKEOU, DUANE T. ALBRECHT, STEVEN L. ZIMMERMAN

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,998
B. INTEREST-BEARING BALANCES		
2. SECURITIES		428
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,063	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	30	
C LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,033
5. ASSETS HELD IN TRADING ACCOUNTS		137
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		196
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,792
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,577
(1) NONINTEREST-BEARING	2,957	
(2) INTEREST-BEARING	4,620	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		26
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,603
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		600
24. COMMON STOCK		400
25. SURPLUS		189
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,189
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,792

CERTIFICATE ISSUED DECEMBER 17, 1982 NO. 597

COMMONWEALTH STATE BANK
GLENDALE

OFFICERS-

RICHARD C. WILLIAMS, PRESIDENT; CLARENCE L. BOWLDS, VICE PRESIDENT; BRENDA B. MAZAR, CASHIER/SECRETARY

DIRECTORS-

THOMAS P. D'AMICO, RICHARD C. WILLIAMS, CLARENCE L. BOWLDS, ARNOLD S. IDELBERG

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		1,357
B. INTEREST-BEARING BALANCES..		
2. SECURITIES...		1,346
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.................................	10,015	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	50	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		9,965
5. ASSETS HELD IN TRADING ACCOUNTS......................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).............		118
7. OTHER REAL ESTATE OWNED..		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		242
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)............................		13,028
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		12,085
(1) NONINTEREST-BEARING.................................	2,143	
(2) INTEREST-BEARING....................................	9,942	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		116
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS........................		
20. OTHER LIABILITIES...		121
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		12,322
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK..		625
25. SURPLUS...		425
26. UNDIVIDED PROFITS AND CAPITAL RESERVES..............................		344-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)...................		706
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		13,028

CERTIFICATE ISSUED MARCH 21, 1980 NO. 570

ALPINE BANK & TRUST
GLENWOOD SPRINGS

OFFICERS-

STEVE CONNOLLY, PRESIDENT; KRIS GARDNER, CASHIER/SECRETARY & EXECUTIVE VICE-PRESIDENT; NORMAN FRANKE, ASSISTANT CASHIER;

DIRECTORS-

J. DUDLEY LOCKREM, ERNEST GIANINETTI, WALLACE A. E. DEBEQUE, PETER N. GUY, WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, ROBERT F. DOWNS, WALLY DALLENBACH, J. ROBERT YOUNG, STEVE CONNOLLY, JACK E. EDGINGTON

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,354
B. INTEREST-BEARING BALANCES		
2. SECURITIES		812
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,469	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	130	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,339
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		339
7. OTHER REAL ESTATE OWNED		405
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		275
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,524
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,856
(1) NONINTEREST-BEARING	1,809	
(2) INTEREST-BEARING	10,047	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		600
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		104
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,560
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		364
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		964
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		13,524

CERTIFICATE ISSUED JANUARY 3, 1983 NO. 598

ALPINE BANK, GLENWOOD SPRINGS MALL
GLENWOOD SPRINGS

OFFICERS-

L. KRISTIN GARDNER, PRESIDENT; MARK A. MORCUS, ASSISTANT VICE-PRESIDENT/ CASHIER

DIRECTORS-

J. DUDLEY LOCKREM, ERNEST GIANINETTI, WALLACE A. E. DEBEQUE, PETER N. GUY, WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, ROBERT F. DOWNS, WALLY DALLENBACH, J. ROBERT YOUNG, STEVE CONNOLLY, DAVE ALLEY, JACK EDGINGTON

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		462
B. INTEREST-BEARING BALANCES..		
2. SECURITIES...		318
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		640
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..................................	4,356	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	141	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES...		4,215
5. ASSETS HELD IN TRADING ACCOUNTS....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		331
7. OTHER REAL ESTATE OWNED..		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		175
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)............................		6,141

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		5,468
(1) NONINTEREST-BEARING..................................	1,004	
(2) INTEREST-BEARING.....................................	4,464	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		62
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		5,530
22. LIMITED-LIFE PREFERRED STOCK..		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK...	
24. COMMON STOCK...	400
25. SURPLUS..	200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES..............................	11
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)...................	611
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	6,141

CERTIFICATE ISSUED FEBRUARY 26, 1980 NO. 569

DENVER WEST BANK & TRUST
GOLDEN

OFFICERS-

MARK NORWALK, PRESIDENT; VALERIE A. SMITH, VICE-PRESIDENT;
PATRICK T. MCNULTY, CASHIER

DIRECTORS-

C. E. STEVINSON, GREG C. STEVINSON, GARY M. POLUMBUS, GREGORY, MARK NORWALK, DALE R. HINMAN

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,266
B. INTEREST-BEARING BALANCES		60
2. SECURITIES		2,852
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,342	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	99	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,243
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		41
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		14
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		136
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,912
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,265
(1) NONINTEREST-BEARING	4,847	
(2) INTEREST-BEARING	9,418	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		141
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,406
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		519
25. SURPLUS		531
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		456
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,506
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		15,912

CERTIFICATE ISSUED JUNE 30, 1915 NO. 288

AMERICAN STATE BANK
GRANADA

OFFICERS-

J. B. MCKEEVER, PRESIDENT; C. B. KENNEDY, EXECUTIVE VICE-PRESIDENT; MARTIN E. JENSEN, VICE-PRESIDENT & CASHIER/SECRETARY; VERLIA M. HELSEL, ASSISTANT VICE-PRESIDENT/ASSISTANT CASHIER

DIRECTORS-

MARTIN E. JENSEN, C. B. KENNEDY, J. B. MCKEEVER, SARAH H. MCKEEVER, CARL M. SHINN

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		500
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,169
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		675
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,009	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	54	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,955
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		35
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		276
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,610
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,459
(1) NONINTEREST-BEARING	857	
(2) INTEREST-BEARING	8,602	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		118
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,577
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		140
25. SURPLUS		430
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		463
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,033
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		10,610

CERTIFICATE ISSUED JUNE 16, 1950 NO. 450

MIDDLE PARK BANK
GRANBY

OFFICERS-

DAN LEAHY, PRESIDENT; RICHARD W. RAMLER, EXECUTIVE VICE-PRESIDENT; CINDY L. FULK, VICE-PRESIDENT & CASHIER/SECRETARY; HELEN HOWELL, VICE-PRESIDENT; TERRI SNELL, ASSISTANT VICE-PRESIDENT

DIRECTORS-

ROBERT W. ISHAM, CHAIRMAN; ELEANOR J. ISHAM, DAN LEAHY, RICHARD W. RAMLER, LARRY CHANCE

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,234
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,769
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		5,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	30,612	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	252	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		30,360
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		713
7. OTHER REAL ESTATE OWNED		1,411
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,123
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		47,610
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		43,056
(1) NONINTEREST-BEARING	5,364	
(2) INTEREST-BEARING	37,692	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		703
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		281
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		44,040
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		550
25. SURPLUS		1,100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,920
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,570
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		47,610

CERTIFICATE ISSUED MAY 27, 1983 NO. 603

BANK OF GRAND JUNCTION
GRAND JUNCTION

OFFICERS-

ROBERT E. JOHNSON, PRESIDENT; DAVID B. AMBROSICH, CASHIER

DIRECTORS-

THOMAS M. CONNER, JAMES E. FUOCO, E. W. JOHNSON, R. E. JOHNSON, ROBERT E. JOHNSON

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		411
B. INTEREST-BEARING BALANCES		500
2. SECURITIES		295
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,173	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,173
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		193
7. OTHER REAL ESTATE OWNED		230
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		126
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,428
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,551
(1) NONINTEREST-BEARING	1,813	
(2) INTEREST-BEARING	4,738	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		54
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,605
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		600
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		77-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		823
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,428

CERTIFICATE ISSUED NOVEMBER 16, 1925 NO. 422

INTRAWEST BANK OF GRAND JUNCTION
GRAND JUNCTION

OFFICERS-

PAUL TROYER, PRESIDENT; MARVIN W.MOELLER, SR. VICE-PRESIDENT/CASHIER & SECRETARY; KENNETH A. STROTHER EXECUTIVE VICE PRESIDENT; C. DEAN BOYD, SR. VICE PRESIDENT OF CORPORATE BANK & COMMERCIAL LOAN DEPARTMENT; BARTLETT FORD, VICE PRESIDENT

DIRECTORS-

HERBERT L. BACON, PAUL TROYER, HARRY PFORZHEIMER, JR., LINDA GILMORE, L.O. GRIFFITH, H. KIRK JACKSON, GUY D. CHERP, JOHN U. TOMLINSON, RONALD E. TIPPING, THOMAS L. DUTCHER, RODNEY C. POWER, VERNE A. SMITH, JR., J.D. SNODGRASS, ROBERT G. BOUCHER, KENNETH A. STROTHER

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		8,881
B. INTEREST-BEARING BALANCES		1,900
2. SECURITIES		30,656
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		7,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	57,904	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	2,166	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		55,738
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3,992
7. OTHER REAL ESTATE OWNED		3,468
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		4,202
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		116,037

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		102,635
(1) NONINTEREST-BEARING	26,965	
(2) INTEREST-BEARING	75,670	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		500
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		250
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		2,404
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,321
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		107,110
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	2,000
25. SURPLUS	3,900
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	3,027
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	8,927
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	116,037

CERTIFICATE ISSUED FEBRUARY 25, 1965 NO. 485

CENTRAL BANK OF GREELEY
GREELEY

OFFICERS-

P. DEWAYNE KRAUSE, PRESIDENT; PATRICK D. GRINDE, VICE-PRESIDENT COML. LENDING; VERN WAKEMAN, VICE PRESIDENT-INSTL. LENDING; GORDON E. CLAUS, LOAN OFFICER; MAXINE TYRELL, INSTL. LOAN OFFICER; RUTH BONNENBERG, CASHIER; ANITA ADOLF, ACCOUNTING OFFICER; N. JOYCE EHRLICH, ADMIN. ASS'T

DIRECTORS-

WALTER M. FRANCIS, C. KENT KINGSBURY, WAYNE HOOVER, JOEL C. ROTHMAN, JERALD STUGART

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,400
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,504
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,075
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,363	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	389	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,974
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		698
7. OTHER REAL ESTATE OWNED		116
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		371
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,138

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		18,382
(1) NONINTEREST-BEARING	2,445	
(2) INTEREST-BEARING	15,937	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		58
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		137
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		18,577
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	150
25. SURPLUS	475
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	936
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,561
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	20,138

CERTIFICATE ISSUED AUGUST 6, 1981 NO. 585

CENTRAL BANK OF WEST GREELEY
GREELEY

OFFICERS-

HENRY J. RAHMIG, PRESIDENT; MARSHA L. SWORD, CASHIER; VICE PRESIDENT; DONNA L. OYLER, LENDER; MIKE LEHAN, ASSISTANT VICE PRESIDENTS

DIRECTORS-

BOYD A. LINDQUIST, JOHN P. WATSON, MIKE LEHAN, JACK L. SCHREIBER, C.L. YERBIC, RICHARD A. BOETTCHER

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,037
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,941
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		450
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,364	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	349	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,015
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		255
7. OTHER REAL ESTATE OWNED		95
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		943
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,736
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,438
(1) NONINTEREST-BEARING	2,501	
(2) INTEREST-BEARING	12,937	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		78
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		329
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,845
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		450
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		259-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		891
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		16,736

CERTIFICATE ISSUED MAY 16, 1979 NO. 562

UNION COLONY BANK
GREELEY

OFFICERS:

LAWRENCE W. MENEFEE, PRESIDENT; ALAN L. LORD, EXECUTIVE VICE-PRESIDENT; RALPH T. ANDERS, SR. VICE PRESIDENT; JAMES W. DAVIES, PHILLIP A. LEFFLER JAMES A. RUTZ, VICE-PRESIDENTS; THOMAS R EVANS, ASSISTANT VICE PRESIDENT R. JUDY HERNANDEZ, CREDIT REVIEW OFFICER; CONSTANCE L. SAMS, LOAN OFFICER AND COMPLIANCE OFFICER; KATHRYN L. BOYLE, VICE PRESIDENT/CASHIER

DIRECTORS:

JOHN C. TODD, GEORGE W. DOERING, JOHN W. KINKADE, JAMES R. LISTEN, LAWRENCE W. MENEFEE, VICTOR R. NOTTINGHAM, ROBERT A. RUYLE, JAMES H. SHELTON, ALAN L. LORD

DECEMBER 31, 1985		000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,982
B. INTEREST-BEARING BALANCES		
2. SECURITIES		8,270
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	61,592	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	360	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		61,232
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		778
7. OTHER REAL ESTATE OWNED		834
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,506
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		80,802

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		72,751
(1) NONINTEREST-BEARING	12,022	
(2) INTEREST-BEARING	60,729	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		108
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,342
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		74,201
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,360
25. SURPLUS		3,382
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,859
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		6,601
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		80,802

CERTIFICATE ISSUED FEBRUARY 24, 1908 NO. 059

UNITED BANK OF GREELEY
GREELEY

OFFICERS-

KARL E. SABOE, PRESIDENT; PATRICIA BURKHOLDER, VICE-PRES./CASHIER; JACK L. MEAKINS, ROBERT L. JOHNSON, DOUGLAS J. TAUB, SR. VICE-PRESIDENTS; STEPHANIE ARRIES, EUGENE W. ALLEN, ROLAND N. HAYNES, ELANA STAUFFER, GERALD L. MOODY, BERNIE PICKRELL, WILLIAM SHELL, WILLIAM HERTNEKY, JON EWERT, VICE-PRESIDENTS; HELEN BUSHNELL, ALTON COBB, JOY SCHOTT, CAROLE ROSE, MARGIE WIEDEMAN, TERRI TREGO, DOROTHY LAYTON, DAVID DILLEY, JAMES MILES, ANTHONY L. MILLER, KRISTIN HYATT, ASSISTANT VICE PRESIDENTS; BARBARA COONROD, ASSET & LIABILITY MGR.; MARY DAVIDSON BOOKKEEPING OFFICER; DONNA BENSON, TRUST OFFICER; CATHERINE CAMPBELL, PERSONNEL OFFICER; GORDON CLAUS, LOAN REVIEW ADMINISTRATOR; C.G. KUM, ASSET QUALITY ADMINISTRATOR; MARY ROBERTS, FIRST LADIES OFFICER

DIRECTORS-

DUANE BACON, THOMAS J. COWAN, NORMAN M. DEAN, DR. ROBERT DICKESON, MARY ANN FEUERSTEIN, LEO GALLAGHER, HARLAN K. HOUTCHENS, H. GORDON JOHNSON, JAMES E. MILLER, K. EDWARD SABOE, DR. DAVID H. WERKING, HAROLD WINOGRAD

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		10,918
B. INTEREST-BEARING BALANCES		600
2. SECURITIES		20,518
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		5,600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	72,309	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,081	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		71,228
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,986
7. OTHER REAL ESTATE OWNED		1,174
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,628
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		114,652

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		101,760
(1) NONINTEREST-BEARING	21,810	
(2) INTEREST-BEARING	79,950	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		1,687
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		2,263
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		105,710
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	2,040
25. SURPLUS	3,340
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	3,562
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	8,942
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	114,652

CERTIFICATE ISSUED DECEMBER 23, 1910 NO. 207

GUNNISON BANK AND TRUST COMPANY
GUNNISON

OFFICERS-

THOMAS D. SWINEFORD, EXECUTIVE VICE PRESIDENT & CHIEF EXECUTIVE OPERATIONS OFFICER; BARBARA J. BARRON, SR. VICE PRESIDENT/CASHIER; MICHAEL A. WILSON, SR. VICE PRESIDENT - AGRICULTURAL LOANS; STEPHEN CALDWELL, VICE-PRESIDENT; LESLIE SHARBONO, CARL ROLLER, VICE PRESIDENTS-COMMERCIAL LENDING; ROGER E. COTTEN, COMPTROLLER;

DIRECTORS-
CLINTON S. SPENCER, PAUL SAMMONS, POLLY SPANN, FRED FIELD, EDWARD BARTSCH, JAMES R. LARKIN, OWEN O'FALLON, MICHAEL A. WILSON

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,072
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,833
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	21,498	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	415	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		21,083
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		362
7. OTHER REAL ESTATE OWNED		94
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,118
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		31,062
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		28,703
(1) NONINTEREST-BEARING	5,949	
(2) INTEREST-BEARING	22,754	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		150
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		431
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		29,284
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		76
25. SURPLUS		1,335
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		367
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,778
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		31,062

CERTIFICATE ISSUED FEBRUARY 10, 1944 NO. 436

HAXTUN COMMUNITY BANK
HAXTUN

OFFICERS-

LLOYD A. NELSON, PRESIDENT; RUDY DELA RAMBELJE, VICE-PRESIDENT; PAUL W. WERNSMAN, CASHIER/SECRETARY; CELLA M. GARRETT, ASSISTANT CASHIER; BARRY L. KOBERSTEIN, ASSISTANT VICE-PRESIDENT

DIRECTORS-

LLOYD A. NELSON, PAUL W. WERNSMAN, DON HARDIN, PHILIP RUCH, KEITH GILLILAND, TOMMY G. THOMPSON, LOREN GARRETSON

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,191
B. INTEREST-BEARING BALANCES		600
2. SECURITIES		9,423
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,876	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	60	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,816
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		204
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		484
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,818
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		18,617
(1) NONINTEREST-BEARING	4,710	
(2) INTEREST-BEARING	13,907	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		68
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		145
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		18,830
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		888
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,988
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		20,818

CERTIFICATE ISSUED APRIL 1, 1970 NO. 499

FIRST BANK & TRUST
HOLLY

OFFICERS-

J. B. MCKEEVER, PRESIDENT; J. L. HUMRICH, O. W. FOLSOM, BARBARA J. CLINE, VICE-PRESIDENTS; PHYLLIS E. THRALL, CASHIER; MARIE FLETHCHER, COMPLIANCE OFFICER; RELLA ANN STEELE, ASST. TRUST OFFICER/ASST. CASHIER

DIRECTORS-

J. L. HUMRICH, L. L. MACFARLANE, J. B. MCKEEVER, SARAH H. MCKEEVER, JOHN H. WILLHITE

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		895
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,916
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,932	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	52	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,880
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		86
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		374
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,551

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,216
(1) NONINTEREST-BEARING	1,751	
(2) INTEREST-BEARING	10,465	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		123
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,339
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		110
25. SURPLUS		490
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		612
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,212
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		13,551

CERTIFICATE ISSUED JULY 11, 1930 NO. 425

FIRST STATE BANK OF HOTCHKISS
HOTCHKISS

OFFICERS-

JOHN R. MCCALLISTER, PRESIDENT; LENDA I. HALL, VICE-PRESIDENT;

DIRECTORS-

THOMAS R. KOWALSKI, SHIRLEY C. SMITH, JOHN R. MCCALLISTER, LENDA I. HALL
DORSEY CHISM, JAMES R. BRISCOE

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		594
B. INTEREST-BEARING BALANCES		700
2. SECURITIES		2,432
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		755
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,481	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	123	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,358
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		252
7. OTHER REAL ESTATE OWNED		313
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		228
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,632

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,174
(1) NONINTEREST-BEARING	2,656	
(2) INTEREST-BEARING	10,518	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		267
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,441
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	300
25. SURPLUS	535
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	356
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,191
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	14,632

CERTIFICATE ISSUED NOVEMBER 14, 1944 NO. 438

FIRST STATE BANK
IDAHO SPRINGS

OFFICERS-

R. GARY COGBURN, PRESIDENT; MARK D. DUNSMOOR, EXECUTIVE VICE-PRESIDENT; RONDA RYLATT, VICE-PRESIDENT; MICHELLE DEWIT, CASHIER;

DIRECTORS-

R. GARY COGBURN, RICHARD EDWARDS, PERRY SANT, DAVID M. KANIGEL, ROBERT MCLEAN

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		1,461
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		832
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.................................	7,028	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	207	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES...		6,821
5. ASSETS HELD IN TRADING ACCOUNTS....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		429
7. OTHER REAL ESTATE OWNED..		194
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		349
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)............................		11,086
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		10,276
(1) NONINTEREST-BEARING..............................	2,014	
(2) INTEREST-BEARING.................................	8,262	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		8
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		94
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		10,378
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		200
25. SURPLUS..		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES..............................		492-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................		708
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		11,086

CERTIFICATE ISSUED SEPTEMBER 27, 1910 NO. 198

UNITED BANK OF IGNACIO
IGNACIO

OFFICERS-

PHYLLIS YOUNG, PRESIDENT; JOHN L. THORSNESS, SR. VICE-PRESIDENT; PHYLLIS GALLEGOS, CASHIER/SECRETARY; TRUE KIRK, VICE-PRESIDENT;

DIRECTORS-

SAMUEL E. MONROE, L.W. MCDANIEL, JOHN L. THORNSNESS, R.W. TURNER, JR., PHYLLIS YOUNG

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,242
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,315
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16,216	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	165	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16,051
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		237
7. OTHER REAL ESTATE OWNED		695
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		404
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,344

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21,879
(1) NONINTEREST-BEARING	3,636	
(2) INTEREST-BEARING	18,243	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		100
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		252
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,231
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	200
25. SURPLUS	1,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	713
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	2,113
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	24,344

CERTIFICATE ISSUED JULY 8, 1981 NO. 583

SEDGWICK COUTNY BANK
JULESBURG

OFFICERS-

J. CRAIG DOLEZAL, PRESIDENT; RUTH W. YEAGER, ASSISTANT CASHIER

DIRECTORS-

DR. DALE MARCOTTE, DARRIS CUMMING, DAPHNE DAVIS, MAX CARLSON,
J. CRAIG DOLEZAL

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		339
B. INTEREST-BEARING BALANCES		
2. SECURITIES		419
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		25
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,284	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	50	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,234
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		220
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		188
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,425
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,925
(1) NONINTEREST-BEARING	375	
(2) INTEREST-BEARING	3,550	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		47
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,972
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		47-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		453
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		4,425

CERTIFICATE ISSUED JUNE 11, 1946 NO. 442

CITIZENS STATE BANK
KEENESBURG

OFFICERS-

KEVIN J. STARKS, PRESIDENT; DON K. SPEAROW, VICE PRESIDENT/CASHIER; GEORGE H. BUSH, VICE-PRESIDENT; ROBBIE PIPPIN ASSISTANT VICE-PRESIDENT; MISAYE W. UNO, ASSISTANT CASHIER

DIRECTORS-

HARRY A. PIPPIN, KEVIN J. STARKS, DON K. SPEAROW, GEORGE H. BUSH, JERALD C. STARKS

DECEMBER 31, 1985	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	1,206
B. INTEREST-BEARING BALANCES	600
2. SECURITIES	8,599
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	625
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES	6,636
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	55
C. LESS ALLOCATED TRANSFER RISK RESERVE	
D. NET LOANS AND LEASES	6,581
5. ASSETS HELD IN TRADING ACCOUNTS	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	106
7. OTHER REAL ESTATE OWNED	81
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10. INTANGIBLE ASSETS	
11. OTHER ASSETS	539
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	18,337
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES	16,721
(1) NONINTEREST-BEARING	3,381
(2) INTEREST-BEARING	13,340
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY	
16. OTHER BORROWED MONEY	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20. OTHER LIABILITIES	226
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	16,947
22. LIMITED-LIFE PREFERRED STOCK	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	100
25. SURPLUS	600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	690
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,390
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	18,337

CERTIFICATE ISSUED AUGUST 30, 1979 NO. 565

KERSEY STATE BANK
KERSEY

OFFICERS-

LARRY G. NEUSCHWANGER, PRESIDENT; BRENT C. BEICHLE, CASHIER
JUDITH A. MICHALIK, VICE PRESIDENT

DIRECTORS-

CARL C. BARLETT, LAVERN GLOVER, LARRY G. NEUSCHWANGER,
IVAN D. SHUPE

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		642
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		1,519
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		550
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,664	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	85	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,579
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		196
7. OTHER REAL ESTATE OWNED		219
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		240
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,045

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,085
(1) NONINTEREST-BEARING	1,079	
(2) INTEREST-BEARING	7,006	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		60
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		104
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,249
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	250
25. SURPLUS	250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	296
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	796
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	9,045

CERTIFICATE ISSUED MARCH 24, 1908 NO. 136

KIOWA STATE BANK
KIOWA

OFFICERS-

A. J. ANDERSON, PRESIDENT; JOHN C. BURNETT, VICE-PRESIDENT; VERA A. JOHNSON, CASHIER/VICE-PRESIDENT; CAROL A. ELLIS, ASSISTANT CASHIER; SHARRON L. METLI, LOAN OFFICER; DOUGLAS L. DITUS, LOAN OFFICER

DIRECTORS-

A. J. ANDERSON, WILLIS HERRICK, ROBERT C. JOHNSON, ELLIOTT G. RICE, DONALD E. SIECKE

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		909
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,191
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,389	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	130	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,259
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		483
7. OTHER REAL ESTATE OWNED		154
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		370
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,966

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		16,274
(1) NONINTEREST-BEARING	2,733	
(2) INTEREST-BEARING	13,541	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		138
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,412
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	344
25. SURPLUS	679
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	531
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,554
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	17,966

CERTIFICATE ISSUED MARCH 1, 1917 NO. 321

KIRK STATE BANK
KIRK

OFFICERS-

LELAND E. HOUSE, PRESIDENT; DEAN THOMPSON, VICE-PRESIDENT; ROGER L. MAAG, VICE-PRESIDENT; RUTH H. WISE, CASHIER/SECRETARY

DIRECTORS-

JOHN BALDWIN, LENA BURKARD, LELAND E. HOUSE, DAVID G. IDLER, DEAN THOMPSON, RUTH H. WISE

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		685
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,599
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		750
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,350	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	139	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,211
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		118
7. OTHER REAL ESTATE OWNED		177
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,019
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,559
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,614
(1) NONINTEREST-BEARING	2,203	
(2) INTEREST-BEARING	8,411	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		784
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		185
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,583
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		226
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		976
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,559

CERTIFICATE ISSUED NOVEMBER 23, 1909 NO. 176

KIT CARSON STATE BANK
KIT CARSON

OFFICERS-

BRUCE A. ANDERSEN, PRESIDENT; ANNA M. GUNDERSON, CASHIER/SECRETARY; MARILYN K. WARD, ASSISTANT CASHIER

DIRECTORS-

BRUCE A. ANDERSEN, JEAN N. ANDERSEN, JOHN E. HARKER, NORRENE HARKER

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		638
B. INTEREST-BEARING BALANCES		813
2. SECURITIES		5,003
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,170
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,864	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	63	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,801
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		183
7. OTHER REAL ESTATE OWNED		14
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		521
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,143

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,796
(1) NONINTEREST-BEARING	1,951	
(2) INTEREST-BEARING	13,845	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		270
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,066
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,277
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,077
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		18,143

CERTIFICATE ISSUED AUGUST 18, 1908 NO. 070

BANK OF KREMMLING
KREMMLING

OFFICERS-

RICHARD E. JACKSON, PRESIDENT; RICHARD HERREMA, VICE-PRESIDENT; ALLAN C. CHAFFEE, VICE-PRESIDENT; DENNIS M. MATHISEN, VICE-PRESIDENT; DANIEL T. LINDSAY, VICE-PRESIDENT; CHARLES GESME, VICE-PRESIDENT/INVESTMENTS; DANA UNCAPHER, CASHIER/SECRETARY

DIRECTORS-

RICHARD E. JACKSON, ALAN C. CHAFFEE, J. RICHARD TUTHILL, JOHN A. FISCHER RICHARD L. CLYMER, RICHARD HERREMA

DECEMBER 31, 1984		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		873
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,220
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		350
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,810	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	64	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,746
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		276
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		339
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,804
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,992
(1) NONINTEREST-BEARING	2,983	
(2) INTEREST-BEARING	7,009	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		24
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,016
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		88
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		788
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		10,804

CERTIFICATE ISSUED AUGUST 5, 1908 NO. 073

COLORADO BANK AND TRUST COMPANY OF LA JUNTA
LA JUNTA

OFFICERS-

ROBERT J. JONES, PRESIDENT, ROBERT M. JONES, EXECUTIVE VICE PRESIDENT; ROBERT W. BLAIR, VICE PRESIDENT/SECURITY OFFICER; RUTH GOODRICH, VICE-PRESIDENT/CASHIER; KEITH WAGGONER, ASST. VICE-PRESIDENT; SHIRLEY HUNTSMAN, ASST. VICE-PRESIDENT; KENNETH B. GEIST, ASST. VICE-PRESIDENT; JANET HILL, TRUST OFFICER; KATHY BENZ, ASST. DEPOSIT OFFICER; MARY JANE GEARHART, ASST. CASHIER; DON RIZZUTO, INSTL. LOAN OFFICER; VERLE MARTENS, ASST. VICE-PRESIDENT

DIRECTORS-

ROBERT H. JONES, VERNON PROCTOR, JOHN R. STEWART, ROBERT M. JONES, ROBERT R. SABIN, MARY LOU JONES, THOMAS M. SISSON

DECEMBER 31, 1985		OOC OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,105
B. INTEREST-BEARING BALANCES		900
2. SECURITIES		8,178
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		50
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	36,031	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	570	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		35,461
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,907
7. OTHER REAL ESTATE OWNED		2,098
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,472
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		54,171
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		48,856
(1) NONINTEREST-BEARING	9,506	
(2) INTEREST-BEARING	39,350	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		795
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		49,651
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		550
25. SURPLUS		2,250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,720
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,520
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		54,171

CERTIFICATE ISSUED AUGUST 5, 1908 NO. 072

LA JUNTA STATE BANK
LA JUNTA

OFFICERS-

P. G. KREPS, PRESIDENT; ALFRED L. KREPS, SR. VICE-PRESIDENT; ARTHUR C. DELVENTHAL, CASHIER/VICE-PRESIDENT; PHIL V. WILDER, VICE-PRESIDENT/ ASST CASHIER

DIRECTORS-

P.G. KREPS, R.G. LOFLIN, ROGER MADDUX, R.J. NELSON, PAULINE GOODWIN

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1.	CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
	A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,506
	B. INTEREST-BEARING BALANCES		1,200
2.	SECURITIES		2,493
3.	FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4.	LOANS AND LEASE FINANCING RECEIVABLES:		
	A. TOTAL LOANS AND LEASES	10,383	
	B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	73	
	C. LESS ALLOCATED TRANSFER RISK RESERVE		
	D. NET LOANS AND LEASES		10,310
5.	ASSETS HELD IN TRADING ACCOUNTS		
6.	PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		343
7.	OTHER REAL ESTATE OWNED		153
8.	INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9.	CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10.	INTANGIBLE ASSETS		
11.	OTHER ASSETS		883
12.	TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,888

LIABILITIES:

13.	DEPOSITS:		
	A. IN DOMESTIC OFFICES		14,833
	(1) NONINTEREST-BEARING	3,196	
	(2) INTEREST-BEARING	11,637	
14.	FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15.	DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16.	OTHER BORROWED MONEY		
17.	MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18.	BANK'S-LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19.	NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20.	OTHER LIABILITIES		150
21.	TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,983
22.	LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23.	PERPETUAL PREFERRED STOCK	
24.	COMMON STOCK	200
25.	SURPLUS	500
26.	UNDIVIDED PROFITS AND CAPITAL RESERVES	1,205
27.	CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,905
29.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	16,888

CERTIFICATE ISSUED DECEMBER 3, 1984 NO. 610

CITYWIDE BANK OF LAKEWOOD
LAKEWOOD

OFFICERS:

MICHAEL P. COTTER, PRESIDENT; CHARLES R. SILLSTROP, CHAIRMAN OF BOARD; RICHARD P. KENNEDY, CASHIER; THOMAS J. ERNST, ASSISTANT CASHIER

DIRECTORS:

CHARLES R. SILLSTROP, GEORGE T. SWEENEY, MICHAEL P. COTTER, HAROLD R. LACY, CHARLES GOLDING, JR., JOHN F. BYER

DECEMBER 31, 1984		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		499
B. INTEREST-BEARING BALANCES		
2. SECURITIES		155
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		130
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,648	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	31	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,617
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		400
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		89
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,890
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,581
(1) NONINTEREST-BEARING	873	
(2) INTEREST-BEARING	5,708	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		37
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,618
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		600
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		28-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,272
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,890

CERTIFICATE ISSUED FEBRUARY 22, 1978 NO. 553

FIRSTBANK OF ACADEMY PARK
LAKEWOOD

OFFICERS-

DARREL W. LATHROP, PRESIDENT; ANDREW A. MARTIN, EXECUTIVE VICE PRESIDENT JEFFREY L. BROWNING, EXECUTIVE VICE PRESIDENT; A. BLAINE ALLEY, PAUL J. GALE, GARY V. HALL, LARRY J. HAUSERMAN, EDSON P. HOLLAND, R. KENT LANDMARK, JACK D. NUNN, WILLIAM H. PLUMBER, DOROTHEA L. THUES, VICE-PRESIDENTS; KATHRYN KENKEL, ASSISTANT VICE PRESIDENT; ANDREW A. MARTIN, CASHIER; ROBERT P. DEUSCHLE, ASSISTANT CASHIER; CURTIS HARRIS, AUDITOR; ANDREW A. MARTIN, SECURITY OFFICER; ROBERT S. APPEL, SECRETARY

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, LARRY J. LATHROP, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS, J. ROBERT YOUNG, EVERETT WILLIAMS

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,707
B. INTEREST-BEARING BALANCES		
2. SECURITIES		7,968
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,383
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	26,651	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	262	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		26,389
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		861
7. OTHER REAL ESTATE OWNED		95
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		534
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		42,937
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		40,373
(1) NONINTEREST-BEARING	9,525	
(2) INTEREST-BEARING	30,848	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		170
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		40,543
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		1,125
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		969
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,394
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		42,937

CERTIFICATE ISSUED NOVEMBER 10, 1975 NO. 539

GREEN MOUNTAIN BANK
LAKEWOOD

OFFICERS-

DIANA S. KILGORE, CHAIRMAN OF BOARD/PRESIDENT; STAN WIELAND, EXECUTIVE VICE-PRESIDENT; STEVEN S. YOUNG, VICE-PRESIDENT, CASHIER/SECRETARY; JUDY FRASER, VICE-PRESIDENT; FERYL M. WEIDES, ASST. TO THE PRESIDENT; ANNE MEIER, APUL VOWELL, ASSISTANT VICE PRESIDENTS; JUDITH C. SAENGER, ASSISTANT CASHIER; JANE SHOEMAKER, LOAN ADMINISTRATION OFFICER; DENNIS R. DOUGHERTY, VICE PRESIDENT/COMMERCIAL LOAN OFFICER

DIRECTORS-

DIANA S. KILGORE, I. THOMAS BIEGING, TED R. CHRISTIAN, WILLIAM MORAIRTY, COURTNEY T. PETERSON, EDWIN F. WAMBSGANSS

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,851
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,332
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,285	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	129	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20,156
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		548
7. OTHER REAL ESTATE OWNED		99
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		3
11. OTHER ASSETS		559
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		28,648

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		26,798
(1) NONINTEREST-BEARING	7,141	
(2) INTEREST-BEARING	19,657	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		191
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		26,989
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	290
25. SURPLUS	710
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	659
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,659
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	28,648

CERTIFICATE ISSUED JULY 7, 1945 NO. 439

JEFFERSON BANK & TRUST
LAKEWOOD

OFFICERS-

MICHAEL C. QUINLAN, PRESIDENT; LARRY L. LOHMEIER, EXECUTIVE VICE-PRESIDENT; JANET L. MARTIN, SECRETARY; MAURICE E. GROTJOHN, CASHIER;

DIRECTORS-

JAMES N. BLUE, DANIEL M. CONWAY, MAURICE E. GROTJOHN, LARRY L. LOHMEIER, EDWARD L. NORTHWAY, MICHAEL C. QUINLAN, BERNARD M. VELDKAMP, JR., ROBERT L. ALBIN, JOHN MICHAEL WOODY, SR.

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,828
B. INTEREST-BEARING BALANCES		
2. SECURITIES		38,176
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		10,800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	102,369	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,723	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		100,646
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5,346
7. OTHER REAL ESTATE OWNED		3,473
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,597
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		167,866

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		138,409
(1) NONINTEREST-BEARING	31,124	
(2) INTEREST-BEARING	107,285	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		15,243
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		2,089
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		319
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		2,500
20. OTHER LIABILITIES		711
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		159,271
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	6,510
25. SURPLUS	1,302
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	783
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	8,595
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	167,866

CERTIFICATE ISSUED MAY 19, 1972 NO. 511

JEFFERSON BANK-SOUTH
LAKEWOOD

OFFICERS-

JACK L. MOORE, PRESIDENT; JERRY W. MOORE, VICE-PRESIDENT; CLAIRE MARCOUX, CASHIER; LARRY J. SHICK, ASSISTANT VICE PRESIDENT; JAN M. BERRY LOAN OFFICER, L. WILLIAM MARRIN, VICE PRESIDENT;

DIRECTORS-

JACK L. MOORE, RONALD L. MOORE, J. H. OLIVER, CARL GOODSIDE, SEBASTIAN RUMA, SEYMOUR LAFF

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,943
B. INTEREST-BEARING BALANCES		1,000
2. SECURITIES		14,221
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,260
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,159	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	155	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15,004
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		680
7. OTHER REAL ESTATE OWNED		325
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,387
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		37,820

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		34,165
(1) NONINTEREST-BEARING	8,395	
(2) INTEREST-BEARING	25,770	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		4
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		427
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		34,596
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	1,000
25. SURPLUS	1,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	1,024
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	3,224
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	37,820

CERTIFICATE ISSUED MARCH 4, 1920 NO. 394

VALLEY STATE BANK
LAMAR

OFFICERS-

STEPHEN SHERLOCK, PRESIDENT; SUE ROOT, CASHIER; LOIS LARIVIERE, ASSISTANT CASHIER; JANET MERLO, ASSISTANT CASHIER, BARBARA MCVICKER, KEN MCDERMED, DAVID QUINN, VICE PRESIDENTS; JEWELL BRAY, DOROTHY WHITE, CODY FOWLER, ASSISTANT VICE PRESIDENTS

DIRECTORS-

PHIL GILBERT, STEVE SHERLOCK, EUGENE E. EUWER, NAN PARKS, LYNN TAYLOR

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,725
B. INTEREST-BEARING BALANCES		
2. SECURITIES		12,875
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		980
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	34,068	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	408	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		33,660
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		179
7. OTHER REAL ESTATE OWNED		256
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,438
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		55,113
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		50,438
(1) NONINTEREST-BEARING	8,484	
(2) INTEREST-BEARING	41,954	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		640
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		51,078
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		440
25. SURPLUS		2,160
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,435
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,035
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		55,113

CERTIFICATE ISSUED MAY 22, 1940 NO. 434

COMMERCIAL BANK OF LEADVILLE
LEADVILLE

OFFICERS-

RICHARD C. RODGERS JR., PRESIDENT; JOANN O. CIRULLO, SR. VICE-PRESIDENT; DENNIS F. REECE, SR. VICE-PRESIDENT; MATTHEW RITACCO, SR.VICE-PRESIDENT; JOHN R. SJODEN, ASSISTANT VICE-PRESIDENT; PAULINE KLUNE, CASHIER; ANN MARIE BRADACH, ASSISTANT CASHIER

DIRECTORS-

FRANK L. LUOMA, PETER COSGRIFF, W.O. DIEDRICH, JAMES E. MORRISON, RICHARD C. RODGERS, JR., JOANN O. CIRULLO, DENNIS F. REECE, MICHAEL A. PRESS, A. T. WHEELER, JR.

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,341
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		6,717
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,672	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	446	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,226
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		497
7. OTHER REAL ESTATE OWNED		891
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		618
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		25,290
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		22,638
(1) NONINTEREST-BEARING	3,909	
(2) INTEREST-BEARING	18,729	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		484
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		23,122
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		968
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,168
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		25,290

CERTIFICATE ISSUED OCTOBER 6, 1982 NO. 596

AMBANK AT BROADWAY
LITTLETON

OFFICERS-

ROBERT M. SHERRILL, PRESIDENT; GREGORY A. F. SKARDA, VICE-PRESIDENT; YANA D. KENT, CASHIER/SECURITY OFFICER; ROBERT J. HOGGE, LOAN OFFICER;

DIRECTORS-

STEVE DUPPS, WALTER A. KOELBEL, JR., MARK E. HOUSTON, RAYMOND C. KOERNIG, JR.

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		874
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,326
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,620	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	125	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,495
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		55
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		143
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,893

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,066
(1) NONINTEREST-BEARING	1,139	
(2) INTEREST-BEARING	6,927	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		108
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,174
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		281-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		719
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,893

CERTIFICATE ISSUED SEPTEMBER 27, 1973 NO. 521

CENTRAL BANK OF CHATFIELD
LITTLETON

OFFICERS-

RODNEY L. BRETHOWER, PRESIDENT; JERRY WHITE, EXECUTIVE VICE PRESIDENT; BETTY A. BRYANT, CASHIER; DOUGLAS P. DOREN, VICE PRESIDENT; BRENT D. FAHNESTOCK, ASSISTANT VICE-PRESIDENT; MARILYN L. GORMAN, ASSISTANT OPERATIONS; BETTY J. HACKETT, ASSISTANT OPERATIONS; ROSALIE R. HOLEN, ASSISTANT OPERATIONS; LISA J. WATROUS, LOAN OFFICER

DIRECTORS-

RODNEY L. BRETHOWER, BOYD A. LINDQUIST, JOSEPH R. LINCOLN, MARVIN F. OWENS, JR., TERRANCE J. TANGEN

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,635
B. INTEREST-BEARING BALANCES		
2. SECURITIES		7,980
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,995
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	31,008	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	378	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		30,630
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		772
7. OTHER REAL ESTATE OWNED		129
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		678
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		45,819
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		41,818
(1) NONINTEREST-BEARING	10,330	
(2) INTEREST-BEARING	31,488	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,090
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		42,908
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,200
25. SURPLUS		1,400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		311
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,911
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		45,819

CERTIFICATE ISSUED JULY 21, 1981 NO. 584

CITIZENS BANK
LITTLETON

OFFICERS-

DONALD J. HOGOBOOM, PRESIDENT; CRAIG M. TISCHE, VICE-PRESIDENT; KARLYCE NEWKIRK ASSISTANT VICE PRESIDENT/INSTALLMENT LOAN OFFICER; LYNN M. JOHNSON, CASHIER

DIRECTORS-

DONALD K. HOGOBOOM, BERT R. BONDI, K. MASON HOWARD, ROBERT K. KELLEY, BERNIE J. MICHALEK, DUDLEY W. MITCHELL, SVEN NICOLAISEN, KARL SAUER, ROBERT J. STEIN

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,075
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		1,489
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,125
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,784	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	114	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,670
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		368
7. OTHER REAL ESTATE OWNED		105
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		232
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,164
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,967
(1) NONINTEREST-BEARING	2,852	
(2) INTEREST-BEARING	13,115	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		139
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,106
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		550
25. SURPLUS		350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		158
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,058
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		17,164

CERTIFICATE ISSUED OCTOBER 6, 1980 NO. 577

COLUMBINE VALLEY BANK & TRUST
LITTLETON

OFFICERS-

MICHAEL J. MATTHEWS, PRESIDENT, CHAIRMAN CEO; PAMELA RINNE CASHIER;

DIRECTORS-

STANLEY G. MILES, II, JOHN O'DORISIO, JR., STEPHEN L. WALTERS, WARNER A. KNOBE, LEE ANNE LEWIS, STANTON T. KENSINGER

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,531
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		1,337
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,952	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	83	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,869
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		616
7. OTHER REAL ESTATE OWNED		100
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		306
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,859

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,183
(1) NONINTEREST-BEARING	5,078	
(2) INTEREST-BEARING	8,105	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		875
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		155
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,213
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	750
25. SURPLUS	709
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	187
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,646
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	15,859

CERTIFICATE ISSUED JANUARY 11, 1957 NO. 462

UNITED BANK OF LITTLETON
LITTLETON

OFFICERS-

K. R. OSBORNE, PRESIDENT; D. E. BELL, EXEC. VICE-PRES.; D. G. PEARSON, CASHIER; E. W. BROWN, VICE-PRES./CONTROLLER; J. H. PEDEN, SR. VICE-PRES; B. P. GARNEAU, SR. VICE-PRES.; D.A. WIKOFF, VICE PRESIDENT & SR. CASH MGMT. CONSULTANT; B.J. BEAUSOLEIL, ASSISTANT VICE PRESIDENT/CASH MGMT. CONSULTANT; M.J. BURKHART, MARKETING OFFICER; B.E. CALLANT, VICE PRESIDENT; P.A. COOK ASSISTANT VICE PRESIDENT/MGR. CUSTOMER SERVICE; J.A. EVERETT, ASSISTANT VICE PRESIDENT; B.L. EUBANKS ADMIN. SERVICES OFFICER; K.R. JONES CONSUMER LOAN OFFICER; K.C. KELLY VICE PRESIDENT; R.E. KERR CONSUMER LOAN OFFICER; J.P. LANSDOWNE, ASSISTANT VICE PRESIDENT; D.K. MORRIS, ASSISTANT CONTROLLER/COMPLIANCE OFFICER; J.L. MORROW, EXECUTIVE BANKING OFFICER; S.A. MANN, TRUST OPERATIONS SPECIALIST/ASST. CASHIER; J.B. SCHNEIDER, ASSISTANT VICE PRESIDENT; D.L. SULLIVAN, EXECUTIVE BANKING OFFICER; J.J. WOLF ASSISTANT VICE PRESIDENT; N.J. WUCHNER OPERATIONS OFFICER;

DIRECTORS-

K.R. DOUGLAS, M.M. EZZARD, R.J. FLYNN, R.H. HECKENDORF, G.C. LOURY, J.F.

DECEMBER 31, 1984 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		11,756
B. INTEREST-BEARING BALANCES		
2. SECURITIES		31,554
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		7,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	84,845	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	999	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		83,846
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,797
7. OTHER REAL ESTATE OWNED		86
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,990
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		140,029

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		125,589
(1) NONINTEREST-BEARING	29,644	
(2) INTEREST-BEARING	95,945	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		2,579
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		1,036
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,403
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		130,607
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	1,200
25. SURPLUS	3,850
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	4,372
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	9,422
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	140,029

CERTIFICATE ISSUED FEBRUARY 16, 1983 NO. 599

PIONEER BANK OF LONGMONT
LONGMONT

OFFICERS-

DANIEL L. ALLEN, PRESIDENT; ROGER KOPMAN, CASHIER/EXECUTIVE VICE PRESIDENT; NORMA L. CONAWAY, VICE-PRESIDENT

DIRECTORS-

JOSEPH B. BOWERS, JOSEPH C. FRENCH, EDWARD R. PEPPLER, ROBERT N. HALL, STUART W. LOSEY

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,493
B. INTEREST-BEARING BALANCES		
2. SECURITIES		559
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,888	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	60	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,828
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		172
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		193
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,245
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,028
(1) NONINTEREST-BEARING	3,101	
(2) INTEREST-BEARING	9,927	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		46
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,074
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		371
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,171
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		14,245

CERTIFICATE ISSUED JANUARY 18, 1981 NO. 580

OMNIBANK LOUISVILLE
LOUISVILLE

OFFICERS-

JOHN M. SHETTER, PRESIDENT; ALICE M. BIER, VICE PRESIDENT/CASHIER & SECRETARY; JANET R. VOS, ASSISTANT CASHIER; KAREN C. WOOLHISER, ASSISTANT VICE PRESIDENT; LAWRENCE ENRREITTO, MARCI R. LEWIS, DIANNA M. SHOULTS, OFFICERS

DIRECTORS-

ALICE M. BIER, RAYMOND C. CARANCI, ROBERT F. CHARLES, JR., LAWRENCE ENRIETO, DONALD L. PERSCHBACHER, W.F. PRATHER, JOHN C. RUDOLPH, GLENN W. STEINBAUGH, KAY WILSON

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		988
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,559
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		475
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,193	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	114	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,079
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		200
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		261
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,562
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,462
(1) NONINTEREST-BEARING	2,455	
(2) INTEREST-BEARING	11,007	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		110
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,572
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		390
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		990
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		14,562

CERTIFICATE ISSUED MAY 8, 1974 NO. 526

AMERICAN BANK
LOVELAND

OFFICERS-

NORMAN E. RARICK, PRESIDENT; DAYTON E. JOHNSON, EXECUTIVE VICE-PRESIDENT ANNE HINMAN, SECRETARY; GARY L. MOORE, VICE-PRESIDENT; LILA M. SIMMONS, CUSTOMER SERVICE/SECURITY OFFICER

DIRECTORS-

JACK DEVEREAUX, DAYTON E. JOHNSON, DALE R. NELSON, NORMAN E. RARICK, KENNETH R. WEEDIN, ERVIN D. WEINMEISTER

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		1,202
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		1,012
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,070
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..................................	8,870	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	93	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		8,777
5. ASSETS HELD IN TRADING ACCOUNTS......................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).............		616
7. OTHER REAL ESTATE OWNED..		66
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		230
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).............................		12,973
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		11,913
(1) NONINTEREST-BEARING.............................	2,693	
(2) INTEREST-BEARING................................	9,220	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		231
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS........................		
20. OTHER LIABILITIES..		99
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		12,243
22. LIMITED-LIFE PREFERRED STOCK...		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		200
25. SURPLUS..		450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES...............................		80
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................		730
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		12,973

CERTIFICATE ISSUED MARCH 22, 1950 NO. 448

HOME STATE BANK
LOVELAND

OFFICERS-

JACK DEVEREAUX, PRESIDENT; NORMAN E. RARICK, EXECUTIVE VICE-PRESIDENT; MARLYN J. GERKEN, SENIOR VICE-PRESIDENT; RAYMOND GOLGART, VICE-PRESIDENT LEE TEDESCO, ASSISTANT VICE-PRESIDENT; ALLAN J. BECKER, ASSISTANT VICE-PRESIDENT; DONNA M. FINDLEY, CASHIER; ARLENE KRAMER, TRUST OFFICER; JOANN B. LEWIS, ASSISTANT CASHIER; STUART R. GALLAGHER, BUSINESS DEVELOPMENT OFFICER

DIRECTORS-

JACK DEVEREAUX, NORMAN E. RARICK, MARLYN J. GERKEN, CLARENCE H. STUMP, JR., RAY D. STROH, ROBERT C. CHRISTENSEN, ROBERT W. TURNER

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		4,169
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		8,210
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		5,670
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	35,741	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	285	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		35,456
5. ASSETS HELD IN TRADING ACCOUNTS.....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		2,303
7. OTHER REAL ESTATE OWNED...		151
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		1,029
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		56,988
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		51,156
(1) NONINTEREST-BEARING...............................	8,119	
(2) INTEREST-BEARING..................................	43,037	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		41
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS........................		
20. OTHER LIABILITIES..		254
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		51,451
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK...		1,600
25. SURPLUS..		2,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES..............................		1,737
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................		5,537
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		56,988

CERTIFICATE ISSUED AUGUST 23, 1972 NO. 514

VALLEY BANK OF LYONS
LYONS

OFFICERS-

JAMES MAKOWSKI, PRESIDENT; LINDA S. GORANSON, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, MELVIN H. GREEN, RICHARD CHENOWITH, JAMES MAKOWSKI, MICHAEL E. BENNETT

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		339
B. INTEREST-BEARING BALANCES		
2. SECURITIES		516
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,988	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	38	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,950
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		402
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		65
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,472

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,711
(1) NONINTEREST-BEARING	949	
(2) INTEREST-BEARING	3,762	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		235
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		43
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,989
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		83
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		483
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		5,472

CERTIFICATE ISSUED AUGUST 27, 1964 NO. 483

MANCOS STATE BANK
MANCOS

OFFICERS-

BEN SHAW, PRESIDENT; HAROLD J. WELAGE, VICE-PRESIDENT/CASHIER/SECRETARY; RICKY D. KLEMENT, ASSISTANT CASHIER

DIRECTORS-

BEN D. SHAW, PATTERSON CURTIS, MICHAEL FLEMMING, CHARLES L. MITCHELL, LLOYD SEHNERT, HAROLD J. WELAGE

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		455
B. INTEREST-BEARING BALANCES		800
2. SECURITIES		1,268
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		230
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,784	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	51	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,733
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		133
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		5
11. OTHER ASSETS		218
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,842

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,073
(1) NONINTEREST-BEARING	1,335	
(2) INTEREST-BEARING	6,738	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		68
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,141
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	125
25. SURPLUS	225
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	351
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	701
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	8,842

CERTIFICATE ISSUED MARCH 23, 1908 NO. 085

BANK OF MANITOU
MANITOU SPRINGS

OFFICERS-

KENNETH E. BAIRD, PRESIDENT; RODNEY D. BRECHTL, EXECUTIVE VICE-PRESIDENT IRMGARD E. ANDERTON, VICE-PRESIDENT/CASHIER; DIANA G. MINIGER, ASSISTANT CASHIER

DIRECTORS-

KENNETH E. BAIRD, RICHARD A. BAKER, JAMES C. DUVE, MARTIN R. FRICK, DANIEL P. MASIAS.

DECEMBER 31, 1984 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,141
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,574
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,625
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,728	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	116	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,612
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		198
7. OTHER REAL ESTATE OWNED		95
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		166
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,411

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,672
(1) NONINTEREST-BEARING	2,856	
(2) INTEREST-BEARING	9,816	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		169
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,841
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	250
25. SURPLUS	450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	870
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,570
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	14,411

CERTIFICATE ISSUED SEPTEMBER 18, 1917 NO. 337

J. N. BEATY & COMPANY, BANKERS
MANZANOLA

OFFICERS-

JOHN D. BEATY, PRESIDENT; JOYCE LENZ, CASHIER

DIRECTORS-

JOHN D. BEATY, SARA M. LESTER, WAYNE R. ADAMS

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		211
B. INTEREST-BEARING BALANCES		
2. SECURITIES		673
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,057	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	39	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,018
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		26
7. OTHER REAL ESTATE OWNED		37
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		65
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,030

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,446
(1) NONINTEREST-BEARING	542	
(2) INTEREST-BEARING	1,904	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		21
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,467
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	50
25. SURPLUS	200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	313
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	563
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	3,030

CERTIFICATE ISSUED MAY 15, 1920 NO. 397

MCCLAVE STATE BANK
MCCLAVE

OFFICERS-

H. H. FALCONBURG, PRESIDENT; JOHN A. SMARTT, VICE-PRESIDENT; CRAIG M. GOBLE, EXECUTIVE VICE PRESIDENT/SECRETARY; MILDRED M. TRAVIS, CASHIER MARY M. CASS, ASSISTANT CASHIER

DIRECTORS-

SAMUEL M. BOURNE, H.H. FALCONBURG, LEO F. SHARP, JOHN A. SMARTT, MORRIS E. TRAVIS, CHRISTOPHER L. ABRAMS, SECRETARY

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		604
B. INTEREST-BEARING BALANCES		228
2. SECURITIES		1,205
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,089	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	63	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,026
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		29
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		107
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,999

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,042
(1) NONINTEREST-BEARING	682	
(2) INTEREST-BEARING	4,360	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		135
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,177
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	100
25. SURPLUS	460
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	262
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	822
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	5,999

CERTIFICATE ISSUED MARCH 24, 1983 NO. 600

PEOPLES STATE BANK
MEEKER

OFFICERS-

ROBERT P. COX, ACTING CHIEF EXECUTIVE OFFICER; TERRY D. MARMON, ASSISTANT CASHIER

DIRECTORS-

JUDY ESKELSON, H. GEORGE GALLAGHER, ARDEN F. LILES, REUBEN G. OLDLAND, J. O. WEILAND, H. E. PEARSON, LEO GALLAGHER

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		218
B. INTEREST-BEARING BALANCES		500
2. SECURITIES		1,088
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		575
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,526	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	77	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,449
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		55
7. OTHER REAL ESTATE OWNED		70
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		101
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,056

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,573
(1) NONINTEREST-BEARING	322	
(2) INTEREST-BEARING	5,251	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		26
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		75
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,674
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	500
25. SURPLUS	300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	418-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	382
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	6,056

CERTIFICATE ISSUED DECEMBER 30, 1970 NO. 500

FIRSTBANK OF MINTURN
MINTURN

OFFICERS-

ROGER A. BEHLER, PRESIDENT; PAUL J. GALE, VICE-PRESIDENT; ROBERT S. APPEL, SECRETARY; PAUL J. GALE, LARRY J. HAUSERMAN, R. KENT LANDMARK, MELVIN J. SORENSEN, VICE PRESIDENTS; MAJEL F. REED, ASSISTANT VICE PRESIDENT; DOUGLAS L. EGLESTON, CASHIER; A. BLAINE ALLEY, STEPHEN J. FORTE, EDSON P. HOLLAND, WILLIAM L. IWATA, DARREL W. LATHROP, JACK D. DUNN, WILLIAM H. PLUMMER, MARK R. RISTOW, ASSISTANT CASHIERS; CURTIS J. HARRIS, AUDITOR; STEVEN J. SWENSEN, ASSISTANT AUDITOR, DOUGLAS L. EGLESTON, CASHIER/SECURITY OFFICER

DIRECTORS-

ROBERT S. APPEL, ROGER A. BEHLER, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS, J. ROBERT YOUNG, EVERETT WILLIAMS

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		251
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,358
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		404
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,478	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	32	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,446
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		68
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		60
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,587

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,150
(1) NONINTEREST-BEARING	668	
(2) INTEREST-BEARING	3,482	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		30
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		36
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,216
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	100
25. SURPLUS	200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	71
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	371
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	4,587

CERTIFICATE ISSUED AUGUST 27, 1936 NO. 430

BANK OF MONTE VISTA
MONTE VISTA

OFFICERS-

MAHLON T. WHITE, CHAIRMAN; WILLIS H. FASSETT, JR., PRESIDENT; LINDA HAGEDORN, CASHIER

DIRECTORS-

MAHLON T. WHITE, WILLIS H. FASSETT, JR., GORDON H. ROWE, JR., WILLIAM J. SCHUTTE, J. BYRON UHRICH

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		2,522
B. INTEREST-BEARING BALANCES...		
2. SECURITIES...		10,467
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,115
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..................................	18,918	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	190	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES...		18,728
5. ASSETS HELD IN TRADING ACCOUNTS..................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).............		434
7. OTHER REAL ESTATE OWNED..		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		5
11. OTHER ASSETS...		949
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		36,220

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		31,643
(1) NONINTEREST-BEARING............................	8,430	
(2) INTEREST-BEARING...............................	23,213	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY..........................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS......................		
20. OTHER LIABILITIES..		513
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		32,156
22. LIMITED-LIFE PREFERRED STOCK.....................................		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		330
25. SURPLUS..		1,100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES............................		2,634
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)..................		4,064
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		36,220

CERTIFICATE ISSUED NOVEMBER 15, 1978 NO. 557

MONTROSE STATE BANK
MONTROSE

OFFICERS-

BILL J. ANDERSON, PRESIDENT; HERBERT L. ENSLEY, VICE-PRESIDENT/CASHIER
ELAINE M. MOORE, LOAN OFFICER

DIRECTORS-

BILL J. ANDERSON, CHARLES J. FORSTER, JAMES W. RENFROW, A. EUGENE OMERNIK, CHARLES M. ABERNATHY, JR.,

DECEMBER 31, 1985	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	715
B. INTEREST-BEARING BALANCES	200
2. SECURITIES	2,397
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES	6,648
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	86
C. LESS ALLOCATED TRANSFER RISK RESERVE	
D. NET LOANS AND LEASES	6,562
5. ASSETS HELD IN TRADING ACCOUNTS	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	407
7. OTHER REAL ESTATE OWNED	63
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10. INTANGIBLE ASSETS	
11. OTHER ASSETS	150
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	10,494
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES	9,416
(1) NONINTEREST-BEARING	1,641
(2) INTEREST-BEARING	7,775
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY	
16. OTHER BORROWED MONEY	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	34
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20. OTHER LIABILITIES	71
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	9,521
22. LIMITED-LIFE PREFERRED STOCK	
EQUITY CAPTIAL:	
23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	350
25. SURPLUS	350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	273
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	973
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	10,494

CERTIFICATE ISSUED JANUARY 26, 1976 NO. 540

EL PASO COUNTY BANK
MONUMENT

OFFICERS-

STEPHEN A. KERTON, PRESIDENT; JAMES W. WYSS, VICE-PRESIDENT; MARGARET J. SAYERS. CASHIER/SECRETARY; JEANNE MEAD, ASSISTANT CASHIER; RUTH E. JOHNSON, ASSISTANT CASHIER

DIRECTORS-

WINTON A. WINTER, M. KELLY DESMARTEAU, JAMES W. WYSS, STEPHEN A. KERTON, FRED C. LITTOOY

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,420
B. INTEREST-BEARING BALANCES		400
2. SECURITIES		7,002
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		110
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,057	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	19	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,038
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		499
7. OTHER REAL ESTATE OWNED		46
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		302
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,817
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,035
(1) NONINTEREST-BEARING	3,682	
(2) INTEREST-BEARING	13,353	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		286
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,321
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		596
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,496
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		18,817

CERTIFICATE ISSUED JULY 5, 1972 NO. 512

MONTROSE COUNTY BANK
NATURITA

OFFICERS-

TERRENCE R. SULLIVAN, PRESIDENT; T.R. SULLIVAN, PRESIDENT/CASHIER; FINIS BARNES, ASSISTANT CASHIER

DIRECTORS-

TERRENCE R. SULLIVAN, HERMAN KAMIN, MICHAEL SALLOWAY, MICHAEL S. LOKEN, SCOTT V. BROWN, GERALD RACE

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		403
B. INTEREST-BEARING BALANCES		
2. SECURITIES		883
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		525
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,555	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	87	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,468
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		200
7. OTHER REAL ESTATE OWNED		176
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		139
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,794

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,256
(1) NONINTEREST-BEARING	912	
(2) INTEREST-BEARING	5,344	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		53
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,309
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	105
25. SURPLUS	345
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	35
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	485
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	6,794

CERTIFICATE ISSUED JULY 8, 1974 NO. 529

CITYWIDE BANK OF NORTHGLENN
NORTHGLENN

OFFICERS-

HAROLD R. LACY, PRESIDENT; GEORGE T. SWEENEY, CHAIRMAN; CHARLES R. SILLSTROP, CASHIER/SECRETARY

DIRECTORS-

HAROLD R. LACY, GEORGE T. SWEENEY, CHARLES T. SILLSTROP, ROBERT E. GREY, WILLIAM G. ROSS, BARBARA J. POWERS

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,293
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,779
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		475
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,345	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	184	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20,161
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,128
7. OTHER REAL ESTATE OWNED		77
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		779
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		27,692
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		24,775
(1) NONINTEREST-BEARING	8,406	
(2) INTEREST-BEARING	16,369	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		270
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		11
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		463
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		25,519
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		470
25. SURPLUS		1,100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		603
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,173
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		27,692

CERTIFICATE ISSUED MARCH 1, 1950 NO. 447

SAN MIGUEL BASIN STATE BANK
NORWOOD

OFFICERS-

DAN D. NOBLE, PRESIDENT; CLINTON W. BOOTH, VICE-PRESIDENT; LORNA J. LUPTON, SECRETARY; N. LAVERNE MCKEEVER, CASHIER; DAN D. NOBLE, TREASURER

DIRECTORS-

THELMA L. BOOTH, CLINTON W. BOOTH, DAN D. NOBLE, LORNA J. LUPTON, DONALD J. OBERTO, DAVIS M. WATSON

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,208
B. INTEREST-BEARING BALANCES		683
2. SECURITIES		2,043
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,730	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	65	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,665
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		379
7. OTHER REAL ESTATE OWNED		732
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		269
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,179
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,256
(1) NONINTEREST-BEARING	1,976	
(2) INTEREST-BEARING	10,280	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		59
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,315
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		375
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		89
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		864
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		13,179

CERTIFICATE ISSUED AUGUST 23, 1976 NO. 544

OLATHE STATE BANK
OLATHE

OFFICERS-

WALTER J. WALDOW, PRESIDENT; JOHN R. PIERSON, EXECUTIVE VICE-PRESIDENT; DOLORES KILLEN, VICE PRESIDENT/CASHIER

DIRECTORS-

HERMAN F. BOOTH, JOHN R. PIERSON, WALLACE Q. ANDERSON, W. A. WEEKS, JR. WALTER J. WADLOW

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		421
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,300
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		150
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,535	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	21	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,514
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		70
7. OTHER REAL ESTATE OWNED		105
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		185
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,745
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,982
(1) NONINTEREST-BEARING	997	
(2) INTEREST-BEARING	3,985	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		46
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,028
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		317
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		717
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		5,745

CERTIFICATE ISSUED AUGUST 28, 1913 NO. 270

CITIZENS STATE BANK OF OURAY
OURAY

OFFICERS-

DAVID G. WOOD, PRESIDENT; BRUCE PHILLIPS, VICE-PRESIDENT; DONALD D. HANHARDT, VICE-PRESIDENT, CASHIER/SECRETARY; ILENE A. MACLENNAN, ASST. CASHIER; JOSEPHINE CALHOON, ASSISTANT CASHIER;

DIRECTORS-

DAVID G. WOOD, RAYMOND P. WOOD II, M.D., DONALD D. HANHARDT, BRUCE PHILLIPS, JOHN A. GALLEY, JR.

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		719
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,600
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,230	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	70	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,160
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		147
7. OTHER REAL ESTATE OWNED		81
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		394
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,601
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,823
(1) NONINTEREST-BEARING	2,460	
(2) INTEREST-BEARING	9,363	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		122
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,945
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		180
25. SURPLUS		570
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		906
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,656
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		13,601

CERTIFICATE ISSUED APRIL 27, 1908 NO. 147

CITIZENS BANK OF PAGOSA SPRINGS
PAGOSA SPRINGS

OFFICERS-

DONALD W. WINTER, PRESIDENT; PETER C. JONES, EXECUTIVE VICE-PRESIDENT/ ACTING CASHIER; JAMES W. SUTTON, VICE-PRESIDENT; JOYCE WINTER, ASSISTANT VICE PRESIDENT; DAVID B. WINTER, OPERATIONS OFFICER/ASSISTANT CASHIER; DIANE GURULE, ASSISTANT OPERATIONS OFFICER

DONALD W. WINTER, PETER C. JONES, JOYCE WINTER, HAROLD SCHUTZ, RONALD B. AULT

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,489
B. INTEREST-BEARING BALANCES		
2. SECURITIES		7,400
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,904	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	213	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,691
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		319
7. OTHER REAL ESTATE OWNED		76
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		707
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		26,682
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		24,200
(1) NONINTEREST-BEARING	5,732	
(2) INTEREST-BEARING	18,468	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		188
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24,388
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,294
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,294
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		26,682

CERTIFICATE ISSUED AUGUST 11, 1977 NO. 550

PAONIA STATE BANK
PAONIA

OFFICERS-

DON E. FOSTER, PRESIDENT; ALICE CAGLE, VICE-PRESIDENT; FRED L. KOOGLER, JR., CASHIER/SECRETARY

DIRECTORS-

DON E. FOSTER, RACHAEL E. FOSTER, ORVILLE H. SCHNEIDER, DONALD D. HOLT, ROLLAND L. HOLT, GILBERT C. WILSON, FRED L. KOOGLER, JR.

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		532
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,812
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		470
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,709	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	40	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,669
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		30
7. OTHER REAL ESTATE OWNED		278
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		100
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		220
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,111

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,343
(1) NONINTEREST-BEARING	888	
(2) INTEREST-BEARING	6,455	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		75
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,418
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		293
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		693
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,111

CERTIFICATE ISSUED MARCH 6, 1978 NO. 555

BANK OF THE WEST
PARKER

OFFICERS-

AUGUST J. FISCHER, PRESIDENT; CAROL SHARP, VICE-PRESIDENT; JANICE HEIDRICK, CASHIER/SECRETARY; SHIRLEY LUKER, OPERATIONS OFFICER; MELODY PROFFITT, ASSISTANT VICE PRESIDENT; DEBRA HORNING, LOAN ADMIN. OFFICER; LYNNE SOAVEDRA, ASSISTANT OPERATIONS OFFICER; HAZEL SHELBOURN, NEW ACCOUNTS OFFICER

DIRECTORS-

FRED DRANSFELDT, AUGUST J. FISCHER, CAROL SHARP, FRANK V. PHILLIPS, WALLACE E. CARROLL, JR., CHARLES S. HOVER, JR.,

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DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7,057
B. INTEREST-BEARING BALANCES		1,045
2. SECURITIES		7,744
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,350
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,264	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	142	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,122
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		564
7. OTHER REAL ESTATE OWNED		432
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		425
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		32,739

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		30,481
(1) NONINTEREST-BEARING	11,112	
(2) INTEREST-BEARING	19,369	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		26
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		119
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		30,626
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		378
25. SURPLUS		622
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,113
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,113
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		32,739

CERTIFICATE ISSUED FEBRUARY 8, 1979DO NO. 560

PLATTEVILLE STATE BANK
PLATTEVILLE

OFFICERS-

DONALD M. STROUP, PRESIDENT; DONALD S. CAMENGA, VICE-PRESIDENT/CASHIER & SECRETARY; SUSAN L. PYLES, ASSISTANT CASHIER

DIRECTORS-

ROBERT H. STERKEL, NILES S. MILLER, A. B. TRAUTWEIN, DONALD M. STROUP

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		401
B. INTEREST-BEARING BALANCES		
2. SECURITIES		52
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		880
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,611	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	13	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,598
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		251
7. OTHER REAL ESTATE OWNED		124
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		66
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,372
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,783
(1) NONINTEREST-BEARING	1,523	
(2) INTEREST-BEARING	2,260	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		21
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,804
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		68
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		568
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		4,372

CERTIFICATE ISSUED JULY 6, 1976 NO. 542

CENTENNIAL BANK OF BLENDE
PUEBLO

OFFICERS-

RAY E. ROBINSON, PRESIDENT; RAY L. HANSON, ASSISTANT VICE PRESIDENT; BARBARA J. DUVALL, ASSISTANT CASHIER

DIRECTORS-

JOHN MUSSO, JR., THOMAS H. MOSIER, ROBERT H. REDWINE, M.D., JAMES A. UTT SAM CARICATO, CHARLES R. WILLIAMS, FRED GORSICH, RAY E. ROBINSON

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,305
B. INTEREST-BEARING BALANCES		95
2. SECURITIES		2,270
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,860	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	29	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,831
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		498
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		146
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,145
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,007
(1) NONINTEREST-BEARING	1,521	
(2) INTEREST-BEARING	6,486	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		100
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		83
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,190
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		303
25. SURPLUS		370
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		282
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		955
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,145

CERTIFICATE ISSUED FEBRUARY 18, 1908 NO. 101

MINNEQUA BANK OF PUEBLO
PUEBLO

OFFICERS-

MAHLON T. WHITE, PRESIDENT; SAM F. FALSETTO, EXECUTIVE VICE-PRESIDENT; ROBERT L. FREEMAN, SENIOR VICE-PRESIDENT; VERNON K. COCHRAN, CASHIER; PHILIP E. BOSCHEN, CHARLINE BURKHARD, ROSE MASTERANTONIO, ROBERT W. POBST, LUCILLE WILCOX, J. LEE RICHARDSON, VICE PRESIDENTS; CLIFFORD J. BEU, MARGARET EICHMAN, SAMUEL J. KEIFFER, III, RONALD E. ORESKOVICH, ASSISTANT VICE PRESIDENTS; DAVID R. PERKINS, ASSISTANT VICE PRESIDENT & DIRECTOR OF MARKETING; SHERRYL EDELEN, ROSE MARY MCKINNEY ASST. CASHIERS

DIRECTORS-

EDWARD J. DEROSE, SAM F. FALSETTO, FRANK S. HOAG, JR., CHARLES C. JETT, HAROLD E. MABIE, JR., WALTER J. PREDOVICH, OTTO W. SNAPP, JR., JAMES R. STJERNHOLM, JAKE T. VIDMAR, JR., BEN WEINDLING, MAHLON T. WHITE, H. EUGENE WILCOXSON

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7,677
B. INTEREST-BEARING BALANCES		
2. SECURITIES		32,929
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		9,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	52,813	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	543	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		52,270
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,873
7. OTHER REAL ESTATE OWNED		287
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,746
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		105,982
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		95,939
(1) NONINTEREST-BEARING	16,552	
(2) INTEREST-BEARING	79,387	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,475
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		97,414
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,125
25. SURPLUS		3,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		3,943
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		8,568
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		105,982

CERTIFICATE ISSUED NOVEMBER 1, 1908 NO. 174

PUEBLO BANK AND TRUST COMPANY
PUEBLO

OFFICERS-

EARL F. LEHIGH, PRESIDENT; DAROLD L. DREW, SR. VICE PRESIDENT; JAMES A. MCCLEARN, SR. VICE PRESIDENT/CASHIER; JAMES A. MURRAY, STEVEN E. MELVIN, ROBERT J. PATTEE, JR. VICE PRESIDENTS/TRUST OFFICERS; SHERMAN H. FRENCH, GERALD E. SHORT, KENNETH F. HUNTER, MARTHA L. RECTOR, VICE PRESIDENTS; O. FRANK JACKSON, AUDITOR; ARTHUR M. LANE, CAROL L CARTER, NICK SAULTERS ASSISTANT VICE PRESIDENTS; DENNIS F. KASTELIC, ASSISTANT CASHIER; DOROTHY STANFORD, ASSISTANT TRUST OFFICER; NANCY D. GERLOCK, MARKETING OFFICER; KATHLEEN MIKATICH, LOAN OPERATIONS OFFICER; KEITH JOHNSON, INSTALLMENT OFFICER; DAVID ESGAR, COMMERCIAL LOAN OFFICER;

DIRECTORS-

FREDERICK A. ESGAR, FRANK R. ALLEN, J. ROLAND FARICY, RICK SIMPSON, JAMES H. KIRKLAND, ROBERT L. KIRSCHT, EARL F. LEHIGH, DAVID ESGAR, DR. RON MEEK, WILLIAM A. SIMPSON

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		10,829
B. INTEREST-BEARING BALANCES		300
2. SECURITIES		32,602
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		5,850
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	67,841	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	982	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		66,859
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,383
7. OTHER REAL ESTATE OWNED		16
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		3,195
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		122,034
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		104,145
(1) NONINTEREST-BEARING	18,544	
(2) INTEREST-BEARING	85,601	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		5,578
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		727
16. OTHER BORROWED MONEY		646
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		99
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,887
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		113,082
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,250
25. SURPLUS		4,250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		3,452
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		8,952
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		122,034

CERTIFICATE ISSUED JANUARY 14, 1980 NO. 568

PUEBLO BOULEVARD BANK
PUEBLO

OFFICERS-

LAWRENCE M. PEARSON, PRESIDENT AND CHIEF EXECUTIVE OFFICER; MARK A. MILLER,VICE-PRESIDENT/CASHIER/ASSISTANT SECRETARY TO BOARD OF DIRECTORS; JACQUELINE C. TACK, CASHIER; BETTY M. HUNKER, CUSTOMER SERVICE OFFICER

DIRECTORS-

WILLIAM KAAD, WILLIAM M. LEWALLEN, JR., SUE MASTRO, LYNN M. PHELPS, EUGENE RIKE, KEITH B. SMOKSTAD, REGINALD C. LANDRUM, JOHN SPEARING

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,112
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,537
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		60
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,375	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	34	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,341
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		102
7. OTHER REAL ESTATE OWNED		34
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		131
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,317
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,372
(1) NONINTEREST-BEARING	1,406	
(2) INTEREST-BEARING	3,966	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		48
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,420
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		350
25. SURPLUS		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		297
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		897
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		6,317

CERTIFICATE ISSUED NOVEMBER 14, 1950 NO. 451

UNITED BANK OF PUEBLO
PUEBLO

OFFICERS-

CRAIG A. OCKERS, PRESIDENT; BRET KELLY, CHAIRMAN OF BOARD; VINCENT L. VIGIL, SR. VICE-PRESIDENT; G. VIRGINIA HIGINBOTHAM, VICE-PRESIDENT; NANCY SELBY, CASHIER; LAWRENCE M. PEARSON, ASSISTANT VICE-PRESIDENT; ROBERT ASLINGER, DALLAS HIJAR, MARIE O'CONNER, LOAN OFFICERS; LINDA TOMPLINS, ADMINISTRATIVE OFFICER; CARMELLA SCOGGIN, PERSONAL BANKING OFFICER; JOYCE C. SOCIER, OPERATIONS OFFICER

DIRECTORS-

JOHN T. AGUILERA, RICHARD B. CAPECK, WALTER D. CARROLL, THOMAS T. FARLEY, STRAUD J. FREDREGILL, WILLIAM A. GOWER, ROBERT A. JACKSON, BRET KELLEY, SAM T. MUSSO, ETHELYN POTESTIO, M. ERNAMARIE WILLIAMS, ROBERT H. RICE, WILLIAM W. WOOD, CRAIG A. OCKERS

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,560
B. INTEREST-BEARING BALANCES		
2. SECURITIES		7,537
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	38,650	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	516	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		38,134
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,382
7. OTHER REAL ESTATE OWNED		1,162
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,340
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		55,515

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		50,625
(1) NONINTEREST-BEARING	10,613	
(2) INTEREST-BEARING	40,012	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		989
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		635
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		52,249
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	1,000
25. SURPLUS	1,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	1,066
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	3,266
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	55,515

CERTIFICATE ISSUED JANUARY 18, 1982 NO. 588

BANK OF SOUTHERN COLORADO
PUEBLO WEST

OFFICERS-

TRAVIS L. WALLER, PRESIDENT; RONALD C. WALLER, CASHIER

DIRECTORS-

TRAVIS L. WALLER, KATHERINE A. WALLER, WILLIAM M. HIX, G. G. ANDERSON, LAWRENCE POLINSKI, MARTHA CHARLES, HOWARD C. BRUNER, VIOLA HIX

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		526
B. INTEREST-BEARING BALANCES................................		
2. SECURITIES..		386
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		905
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	2,304	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	11	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES....................................		2,293
5. ASSETS HELD IN TRADING ACCOUNTS..............................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		367
7. OTHER REAL ESTATE OWNED.......................................		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		11
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS..		52
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		4,540
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		3,818
(1) NONINTEREST-BEARING................................	732	
(2) INTEREST-BEARING...................................	3,086	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		11
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES...		37
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		3,866
22. LIMITED-LIFE PREFERRED STOCK......................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK..		351
25. SURPLUS...		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.............................		123
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)...................		674
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		4,540

CERTIFICATE ISSUED JANUARY 21, 1963 NO. 479

BANK OF RANGELY
RANGELY

OFFICERS-

BOB H. WHITE, PRESIDENT; JON L. BLOCKER, VICE-PRESIDENT

DIRECTORS-

NED E. OYLER, BOB H. WHITE, JON L. BLCKER, F.L. SEEBAUM, HAROLD WARDELL

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,428
B. INTEREST-BEARING BALANCES		
2. SECURITIES		7,333
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		715
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,488	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	130	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,358
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		116
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		272
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,222

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,683
(1) NONINTEREST-BEARING	1,775	
(2) INTEREST-BEARING	13,908	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		131
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,814
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	190
25 SURPLUS	510
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	708
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,408
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	17,222

CERTIFICATE ISSUED MAY 13, 1983 NO. 602

RIO BLANCO STATE BANK
RANGELY

OFFICERS-

E. A. GUTHRIE, PRESIDENT; E. A. GUTHRIE, CASHIER/SECRETARY

DIRECTORS-

KEITH E. POOLE, CARL B. RECTOR, KENNITH L. DOTSON, E. A. GUTHRIE, LOWELL LEAVITT, HERSHL B. PILCHER

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		685
B. INTEREST-BEARING BALANCES..		566
2. SECURITIES..		3,308
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..................................	3,735	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	17	
C. LESS ALLOCATED TRANSFER RISK RESERVE..................		
D. NET LOANS AND LEASES..		3,718
5. ASSETS HELD IN TRADING ACCOUNTS.......................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		54
7. OTHER REAL ESTATE OWNED...		78
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		206
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)............................		8,615

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		6,765
(1) NONINTEREST-BEARING..................................	934	
(2) INTEREST-BEARING.....................................	5,831	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		920
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.........................		
20. OTHER LIABILITIES...		38
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		7,723
22. LIMITED-LIFE PREFERRED STOCK..		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK..		500
25. SURPLUS...		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES................................		142
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS...................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....................		892
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		8,615

CERTIFICATE ISSUED NOVEMBER 6, 1981 NO. 587

REGIONAL BANK OF RIFLE
RIFLE

OFFICERS-

GARY S. WARD, PRESIDENT; WILLIAM L. CRUMB, VICE PRESIDENT, CASHIER/ SECRETARY

DIRECTORS-

SIDNEY AZEEZ, FRANK SCARPA, DONALD CURRIE, RUSSELL GEORGE, WALTER GEORGE, RICHARD JOLLEY, WILLIAM MOULTON, GARY WARD

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		607
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		627
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		140
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..................................	5,332	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	104	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		5,228
5. ASSETS HELD IN TRADING ACCOUNTS.................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		289
7. OTHER REAL ESTATE OWNED..		592
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		192
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		7,675

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		7,093
(1) NONINTEREST-BEARING.............................	1,325	
(2) INTEREST-BEARING................................	5,768	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		81
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		7,174
22. LIMITED-LIFE PREFERRED STOCK..		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK..	
24. COMMON STOCK...	353
25. SURPLUS..	100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.............................	48
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)...................	501
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	7,675

CERTIFICATE ISSUED JANUARY 5, 1949 NO. 445

EMPIRE STATE BANK
ROCKY FORD

OFFICERS-

P.G. KREPS, PRESIDENT; ALFRED L. KREPS, DENNIS L. KREPS, VICE-PRESIDENT
ALFRED L. KREPS, P.G. KREPS, CASHIER VICE SECRETARY; DENNIS KREPS,
ASSISTANT CASHIER

DIRECTORS-

PAULINE GOODWIN, P.G. KREPS, R.G. LOFLIN, M.R. WATTERS, FRANK HOLDER

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITOPY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		565
B. INTEREST-BEARING BALANCES		1,540
2. SECURITIES		1,701
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,135	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	32	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,103
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		123
7. OTHER REAL ESTATE OWNED		67
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		692
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,791
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,356
(1) NONINTEREST-BEARING	1,610	
(2) INTEREST-BEARING	6,746	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		85
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,441
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		470
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		680
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,350
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,791

CERTIFICATE ISSUED APRIL 22, 1975 NO. 531

CHAFFEE COUNTY BANK
SALIDA

OFFICERS-

CHARLES J. FORSTER, PRESIDENT; DENNIS MITCHELL, VICE-PRESIDENT; BETTY PROPERNICK, CASHIER/SECRETARY; JEFFREY D. SNYDER, VICE PRESIDENT; HELEN DOSS, LOAN OPERATIONS OFFICER

DIRECTORS-

CHARLES J. FORSTER, WENDELL F. HUTCHINSON, DONALD R. MCQUEEN, JOE H. LIONELLE, A. E. SCOTT, W. GERRY IMIG

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,324
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		4,114
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		25
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,738	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	153	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,585
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		482
7. OTHER REAL ESTATE OWNED		13
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		292
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,035

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,608
(1) NONINTEREST-BEARING	2,220	
(2) INTEREST-BEARING	13,388	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		425
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		197
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,230
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	400
25. SURPLUS	600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	805
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,805
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	18,035

CERTIFICATE ISSUED JUNE 14, 1963 NO. 480

VALLEY BANK
SECURITY

OFFICERS-

GEORGE W. DUNCAN, JR., PRESIDENT; DON E. CHISMAR, EXECUTIVE VICE-PRESIDENT; MICHAEL LENOUE, VICE-PRESIDENT; PAUL M. KAHRS, AUDITOR; SUZANNE CLIFT, CASHIER/VICE-PRESIDENT; MARY JEAN CIEMIEWICZ, ASSISTANT VICE-PRESIDENT; CATHY SUNDAY, CONSUMER LOAN OFFICER

DIRECTORS-

LEO H. VERVERS, GEORGE W. DUNCAN, JR., DON E. CHISMAR, A. K. STEMLER, CARL H. WIESE, EUGENE G. HOLT, MICHAEL B. MCDONELL, CHARLES L. VERVERS FREDERICK D. MIENTKA

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		2,865
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		4,709
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,650
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	23,115	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	238	
C. LESS ALLOCATED TRANSFER RISK RESERVE..................		
D. NET LOANS AND LEASES..		22,877
5. ASSETS HELD IN TRADING ACCOUNTS...................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		1,208
7. OTHER REAL ESTATE OWNED...		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		730
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)..........................		36,039
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		32,207
(1) NONINTEREST-BEARING................................	10,710	
(2) INTEREST-BEARING...................................	21,497	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY..........................		450
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS......................		
20. OTHER LIABILITIES..		182
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		32,839
22. LIMITED-LIFE PREFERRED STOCK......................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK...		878
25. SURPLUS..		1,122
26. UNDIVIDED PROFITS AND CAPITAL RESERVES............................		1,200
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)...................		3,200
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		36,039

CERTIFICATE ISSUED JULY 8, 1974 NO. 528

ALPINE BANK OF SNOWMASS
SNOWMASS VILLAGE

OFFICERS-

JOHN W. COOPER, PRESIDENT; STAN KORNASIEWICZ, CASHIER/VICE PRESIDENT; BRUCE A. ROSS, ASSISTANT CASHIER; J. ROBERT YOUNG, CHAIRMAN

DIRECTORS-

J. ROBERT YOUNG, WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, WALLACE A. E. DEBEQUE, ERNEST GIANINETTI, PETER N. GUY, J. DUDLEY LOCKREM, WALLY DALLENBACH, JOHN W. COOPER, ROBERT F. DOWNS, JACK E. EDGINGTON

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,477
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,068
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,484	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	129	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,355
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		208
7. OTHER REAL ESTATE OWNED		255
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		392
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		21,855
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,439
(1) NONINTEREST-BEARING	5,391	
(2) INTEREST-BEARING	15,048	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		135
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,574
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		260
25. SURPLUS		380
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		641
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,281
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		21,855

CERTIFICATE ISSUED FEBRUARY 22, 1978 NO. 554

BACA STATE BANK
SPRINGFIELD

OFFICERS-

RICHARD H. PATTERSON, PRESIDENT; ROBERT G. DOWELL, VICE-PRESIDENT; DONNA M. DOWELL, CASHIER/SECRETARY; HALLIE JORDAN, ASSISTANT CASHIER

DIRECTORS-

OLEN H. HARDY, GLENN DROSSELMEYER, JOHN MORRISON, JR., BERNARD C. NEILL, RICHARD H. PATTERSON

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,342
B. INTEREST-BEARING BALANCES		
2. SECURITIES		20,389
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,900
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,729	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	52	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,677
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		548
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		136
11. OTHER ASSETS		757
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		29,749
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		27,101
(1) NONINTEREST-BEARING	2,675	
(2) INTEREST-BEARING	24,426	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		498
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		27,599
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		950
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,150
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		29,749

CERTIFICATE ISSUED MAY 8, 1975 NO. 533

UNITED BANK OF STEAMBOAT SPRINGS
STEAMBOAT SPRINGS

OFFICERS-

DALE A. PETERS, PRESIDENT; MICHAEL D. MAST, VICE-PRESIDENT; JULIE KJELDGAARD, CASHIER/SECRETARY; SHARON HICKAM, ASSISTANT CASHIER

DIRECTORS-

WILLIAM D. LORING, ROBERT G. MOSS, THOMAS SHARP, RICHARD YEAGER, GLADYS WERNER WALKER, DALE A. PETERS, MARVIN CRAWFORD, TY LOCKHART, PAUL SMITH

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,424
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,609
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,295	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	154	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15,141
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,119
7. OTHER REAL ESTATE OWNED		88
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		556
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		23,037
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,964
(1) NONINTEREST-BEARING	3,950	
(2) INTEREST-BEARING	17,014	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		58
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		156
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21,178
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		377
25. SURPLUS		953
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		529
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,859
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		23,037

CERTIFICATE ISSUED MAY 2, 1918 NO. 346

COMMERCIAL SAVINGS BANK OF STERLING
STERLING

OFFICERS-

JERRY C. REEVES, PRESIDENT; WAYNE J. PIMPLE, EXECUTIVE VICE-PRESIDENT JOHN G. DZUROVCHIN, VICE-PRESIDENT; DAN E. LONG, VICE-PRESIDENT TERRANCE SANGER, VICE-PRESIDENT; BETTY JEAN MCKEE ASSISTANT VICE-PRESIDENT; ROBERT A. MCCARTY, ASSISTANT VICE-PRESIDENT; STEPHEN L. MAY, CASHIER; ETTA J. MCKEE, OPERATIONS OFFICER; OLYMPIA LUECHT, MARKETING OFFICER; BRETT WATSON, LOAN OFFICER; VERNON CARTER, LOAN OFFICER
DIRECTORS-

GALEN BAMFORD, VERNON H. CARTER, JON P. COATES, RICHARD W. DOWIS, CHARLES W. KREAGER, ROBERT C. MCATEE, JOHN NICHOLS, THOMAS A. PAISON, WAYNE J. PIMPLE, WILLIAM C. RAMEY, JERRY C. REEVES

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,341
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,229
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	44,473	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	710	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		43,763
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		774
7. OTHER REAL ESTATE OWNED		653
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,430
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		57,190

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		50,998
(1) NONINTEREST-BEARING	7,419	
(2) INTEREST-BEARING	43,579	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		86
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		564
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		51,648
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	450
25. SURPLUS	2,550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	2,542
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	5,542
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	57,190

CERTIFICATE ISSUED FEBRUARY 14, 1925 NO. 417

INTRAWEST BANK OF STERLING
STERLING

OFFICERS-

L. DEAN HILER, PRESIDENT; DEAN KASPER EXECUTIVE VICE-PRESIDENT; ROBERT HESSLER, VICE-PRESIDENT LOANS & MARKETING; JAMES A. MILLER, VICE-PRES./ CASHIER; C. BRAD ANDERSON, ASSISTANT VICE-PRESIDENT; L. J. SMITH, ASSISTANT VICE-PRESIDENT; ROGER D. BELLENDIR, ASSISTANT VICE-PRESIDENT; MERLE A. SCHULZ, ASSISTANT VICE-PRESIDENT; LAURINE LEWIS, CONSUMER LOAN OFFICER; HELEN MORGAN, ASSISTANT VICE-PRESIDENT; CAROL F. PFEIFER, CORPORATE SECRETARY

DIRECTORS-

KENNETH E. ANDERSON, LOUIS GIRARDI, L. DEAN HILER, CLAYTON G. MAMMEL, REX MONAHAN, ROBERT E. O'CONNELL, HENRY F. SCHAFFER, E. S. VANBERG, HERBERT H. VANDEMOER, FRANK H. WALSH

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,415
B. INTEREST-BEARING BALANCES		
2. SECURITIES		27,286
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		5,300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	55,499	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,072	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		54,427
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		623
7. OTHER REAL ESTATE OWNED		141
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,353
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		95,545
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		86,746
(1) NONINTEREST-BEARING	12,013	
(2) INTEREST-BEARING	74,733	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		9
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		671
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		87,426
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		2,000
25. SURPLUS		5,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,119
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		8,119
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		95,545

CERTIFICATE ISSUED JUNE 27, 1969 NO. 495

BANK OF TELLURIDE
TELLURIDE

OFFICERS-

MICHAEL S. LOKEN, PRESIDENT; F. WILLIAM DODGE, VICE-PRESIDENT/CASHIER
EDITH GOLDSWORTHY, ASSISTANT VICE PRESIDENT

DIRECTORS-

SCOTT V. BROWN, HERMAN KAMIN, MICHAEL S. LOKEN, TERRENCE R. SULLIVAN, GERALD RACE, MICHAEL SALLOWAY

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		1,654
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		2,927
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..........................	9,148	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	164	
C. LESS ALLOCATED TRANSFER RISK RESERVE..................		
D. NET LOANS AND LEASES..		8,984
5. ASSETS HELD IN TRADING ACCOUNTS...................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		245
7. OTHER REAL ESTATE OWNED..		80
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		407
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)..............................		15,497
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		14,297
(1) NONINTEREST-BEARING................................	5,297	
(2) INTEREST-BEARING...................................	9,000	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY...........................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		95
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		14,392
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK...		75
25. SURPLUS..		495
26. UNDIVIDED PROFITS AND CAPITAL RESERVES..............................		535
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)......................		1,105
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		15,497

CERTIFICATE ISSUED JULY 3, 1985 NO. 614

CITYWIDE BANK OF THORNTON
THORNTON

OFFICERS-

GEORGE T. SWEENEY, CHAIRMAN; HAROLD R. LACY, PRESIDENT; KATHLEEN GILSON, CASHIER

DIRECTORS-

HAROLD R. LACY, BARBARA J. POWERS, WILLIAM G. ROSS, CHARLES R. SILLSTROP, GEORGE T. SWEENEY

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		507
B. INTEREST-BEARING BALANCES		
2. SECURITIES		39
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		270
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,803	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	20	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,783
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		569
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		120
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,288
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,863
(1) NONINTEREST-BEARING	420	
(2) INTEREST-BEARING	3,443	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		29
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,892
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		104-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,396
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		5,288

CERTIFICATE ISSUED FEBRUARY 7, 1963 NO. 478

NORTH VALLEY BANK
THORNTON

OFFICERS-

IVAN D. FUGATE, PRESIDENT; JOHN RICOTTA, SR. VICE-PRESIDENT; CASSANDRA TYRRELL, VICE PRESIDENT/CASHIER; P. WENDELL MEADOWS, MARY ANN RECORD, VICE PRESIDENTS; SANDRA A. BLACKMORE, VICE PRESIDENT, ROSA LEE SAMUELS, ASISTANT TO THE PRESIDENT

DIRECTORS-

IVAN D. FUGATE, JAMES W. LANGELY, PAUL R. MULLEN, JOHN M. MULLEN, JOHN M. BURNHAM, JOHN M. RICOTTA

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,722
B. INTEREST-BEARING BALANCES		3,200
2. SECURITIES		10,074
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		5,025
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	24,801	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	402	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		24,399
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		645
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		827
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		47,892

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		40,074
(1) NONINTEREST-BEARING	13,846	
(2) INTEREST-BEARING	26,228	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		2,549
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		373
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		368
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		43,364
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	800
25. SURPLUS	1,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	2,528
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	4,528
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	47,892

CERTIFICATE ISSUED NOVEMBER 24, 1967 NO. 490

FIRSTBANK OF VAIL
VAIL

OFFICERS-

ROGER A. BEHLER, PRESIDENT; DAVID E. TSCHOPP, EXEC. VICE-PRESIDENT; ROBERT S. APPEL, SECRETARY; DAVID E. TSCHOPP, CASHIER; PAUL J. GALE, JAMES C. HARVERY, JR., LARRY J. HAUSERMAN, R. KENT LANDMARK, MAJEL F. REED, MELVIN J. SORENSEN, MARK R. RISTOW, VICE-PRESIDENTS; DOUGLAS L. EGLESTON, RANDY L. DIERS, ASST. VICE-PRESIDENTS; A. BLAINE ALLEY, STEPHEN J. FORTE, EDSON P. HOLLAND, WILLIAM L. IWATA, KEVIN P. MCDONALD, JACK D. NUNN, WILLIAM H. PLUMMER, JAMES E. THOMASON, ASST. CASHIERS; CURTIS J. HARRIS, AUDITOR; STEVEN J. SWENSEN, ASST. AUDITOR; DOUGLAS L. EGLESTON, SECURITY OFFICER

DIRECTORS-

ROBERT S. APPEL, ROGER A. BEHLER, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A.REISHER, ROGER REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS, J. ROBERT YOUNG

DECEMBER 31, 1985			000 OMITTED
ASSETS:			
1.	CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
	A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,462
	B. INTEREST-BEARING BALANCES		
2.	SECURITIES		14,294
3.	FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,540
4.	LOANS AND LEASE FINANCING RECEIVABLES:		
	A. TOTAL LOANS AND LEASES	41,628	
	B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	400	
	C. LESS ALLOCATED TRANSFER RISK RESERVE		
	D. NET LOANS AND LEASES		41,228
5.	ASSETS HELD IN TRADING ACCOUNTS		
6.	PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,580
7.	OTHER REAL ESTATE OWNED		69
8.	INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9.	CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10.	INTANGIBLE ASSETS		
11.	OTHER ASSETS		2,034
12.	TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		69,207
LIABILITIES:			
13.	DEPOSITS:		
	A. IN DOMESTIC OFFICES		64,439
	(1) NONINTEREST-BEARING	18,890	
	(2) INTEREST-BEARING	45,549	
14.	FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15.	DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16.	OTHER BORROWED MONEY		
17.	MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		291
18.	BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19.	NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		450
20.	OTHER LIABILITIES		407
21.	TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		65,587
22.	LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:			
23.	PERPETUAL PREFERRED STOCK		
24.	COMMON STOCK		1,100
25.	SURPLUS		1,500
26.	UNDIVIDED PROFITS AND CAPITAL RESERVES		1,020
27.	CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,620
29.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		69,207

CERTIFICATE ISSUED FEBRUARY 7, 1955 NO. 459

NORTH PARK STATE BANK
WALDEN

OFFICERS-

CHRIS M. FURNEAUX, PRESIDENT; RICHARD W. PEDEN, VICE-PRESIDENT/CASHIER; RUTH T. FURNEAUX, SECRETARY; ROSA M. DOWDELL, VICE-PRESIDENT; BETTY J. HUGHES, ASSISTANT VICE-PRESIDENT; SUE DORRELL, ASSISTANT CASHIER

DIRECTORS-

CHRIS M. FURNEAUX, RUTH T. FURNEAUX, DAVID E. WATTENBERG, ROSA M. DOWDELL, RICHARD W. PEDEN

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		616
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,400
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		450
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,876	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	62	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,814
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		114
7. OTHER REAL ESTATE OWNED		36
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		5
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		98
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,533

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,450
(1) NONINTEREST-BEARING	1,889	
(2) INTEREST-BEARING	5,561	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		80
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,530
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	150
25. SURPLUS	300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	553
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,003
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	8,533

CERTIFICATE ISSUED JULY 31, 1916 NO. 313

COLORADO STATE BANK
WALSH

OFFICERS-

LARRY E. HARPER, PRESIDENT; GARY BRYAN, VICE-PRESIDENT/CASHIER;
JUDY BEZONA, VICE-PRESIDENT; VICKY GOWIN, ASSISTANT CASHIER

DIRECTORS-

ROBERT H. LEXVOLD, LARRY E. HARPER, GARY BRYAN

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,411
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		1,736
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,068	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	90	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,978
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		141
7. OTHER REAL ESTATE OWNED		1
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		689
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,156
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,691
(1) NONINTEREST-BEARING	1,691	
(2) INTEREST-BEARING	11,000	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		167
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,858
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		548
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,298
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		14,156

CERTIFICATE ISSUED DECEMBER 27, 1978 NO. 559

CUSTER COUNTY BANK
WESTCLIFFE

OFFICERS-

BILL BOWLDS, PRESIDENT; BRENT FRAZEE, SR. VICE-PRESIDENT/CASHIER

DIRECTORS-

BILL BOWLDS, BRENT FRAZEE, STANLEY A. COLEMAN, J. ROGER COLLINS, EARL E. CRESS, ROBERT B. DONLEY, VERNA JEAN RUSK, ROBERT M. SENDERHAUF; ROBERT L. PARKER, ADVISORY DIRECTOR

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,091
B. INTEREST-BEARING BALANCES		
2. SECURITIES		540
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,480	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	65	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,415
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		139
7. OTHER REAL ESTATE OWNED		81
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		169
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,835

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,146
(1) NONINTEREST-BEARING	1,640	
(2) INTEREST-BEARING	3,506	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		44
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,190
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	200
25. SURPLUS	159
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	286
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	645
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	5,835

CERTIFICATE ISSUED JULY 29, 1982 NO. 594

BANK OF WESTMINSTER
WESTMINSTER

OFFICERS-

WILLIAM C. MORR, PRESIDENT; ALBERT E. MORR, JR., VICE-PRESIDENT; WANDA S. SMITH, VICE-PRESIDENT & CASHIER/SECRETARY; DIANNE E. STEELE LOAN OFF.

DIRECTORS-

WILLIAM C. MORR, C. E. SNOW, CRAIG A. CARLSON, M. KENT WINKER. GARY T. POTTER, RICHARD A. GARTRELL

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,662
B. INTEREST-BEARING BALANCES		
2. SECURITIES		25
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,020
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,235	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	241	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,994
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		598
7. OTHER REAL ESTATE OWNED		84
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		268
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,651
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,865
(1) NONINTEREST-BEARING	4,073	
(2) INTEREST-BEARING	8,792	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		132
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,997
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		338
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		184-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		654
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		13,651

CERTIFICATE ISSUED FEBRUARY 4, 1970 NO. 498

CITIZENS BANK
WESTMINSTER

OFFICERS-

THOMAS M. JONES, PRESIDENT; CARL CHARETTE, EXECUTIVE VICE PRESIDENT; MARY JANE HANSEN, CASHIER; DAVID WRITEBOL, DATA PROCESSING MANAGER; ROBERT WANDERSCHEID, ASSISTANT VICE PRESIDENT; LINDA J. RICHARDS, ASSISTANT CASHIER; LEANNE GLASGOW, ASSISTANT CASHIER; TERRY MURPHY, COLLECTION OFFICER; PAM SMALLEY MORTGAGE LOAN OFFICER; CHERI PAERSCHEKE LOAN OFFICER

DIRECTORS-

THOMAS M. JONES, KENNETH A. PLATT, DONALD H. HOCH, DONALD K. HOGOBOOM, J. J. TEPPER, BERGER G. WALLIN, PAUL F. GALSGOW, WILBUR E. FLACHMAN, STEPHEN C. THOMASON, QUENTIN W. SELBY

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,654
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,505
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	27,660	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	226	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		27,434
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		721
7. OTHER REAL ESTATE OWNED		23
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		647
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		37,984
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		33,859
(1) NONINTEREST-BEARING	10,534	
(2) INTEREST-BEARING	23,325	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		525
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		108
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		339
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		34,831
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		750
25. SURPLUS		750
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,653
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,153
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		37,984

CERTIFICATE ISSUED DECEMBER 17, 1973 NO. 524

CITYWIDE BANK OF APPLEWOOD
WHEAT RIDGE

OFFICERS

GEORGE T. SWEENEY, PRESIDENT; BARBARA J POWERS, EXECUTIVE VICE PRESIDENT ROBERT K. HOYLE, VICE PRESIDENT; CYNTHIA M. GAINES, VICE PRESIDENT/ CASHIER; LINDA N. ALEXANDER, ASSISTANT CASHIER

DIRECTORS

WILLIAM G. ROSS, PAUL R. BERGLUND, JOHN H. DAHL, M.D., TOM F. DRIVER, M.D., ROBERT J. STRAWN, JR., GEORGE T. SWEENEY, BARBARA J. POWERS HAROLD LACY, CHARLES R. SILLSTROP, DR. THOMAS I. SWEENEY

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,221
B. INTEREST-BEARING BALANCES		51
2. SECURITIES		9,600
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,080
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	39,381	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	400	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		38,981
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,656
7. OTHER REAL ESTATE OWNED		418
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,088
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		57,095
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		51,939
(1) NONINTEREST-BEARING	8,472	
(2) INTEREST-BEARING	43,467	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		474
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		52,413
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		720
25. SURPLUS		1,340
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,622
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,682
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		57,095

CERTIFICATE ISSUED SEPTEMBER 30, 1985 NO. 615

INTERNATIONAL BANK OF WHEAT RIDGE
WHEAT RIDGE

OFFICERS-

CHARLES H. SMUKLER, CHAIRMAN OF BOARD; JOHN R. SIMMONS, PRESIDENT; MICHELLE DEWIT, CASHIER; KATHRYN S. FUJITA, LOAN ADMINISTRATION OFFICER

DIRECTORS-

MERLE E. ALBRECHT, JACK C. KENT, RICHARD M. KREUTZER, STEPHEN G. SEAY, CHARLES H. SMUKLER, THOMAS H. CONNELLY

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		134
B. INTEREST-BEARING BALANCES		
2. SECURITIES		952
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		467
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	1,959	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		1,959
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		40
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		56
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,608
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,122
(1) NONINTEREST-BEARING	734	
(2) INTEREST-BEARING	1,388	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		10
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,132
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		700
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		276
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,476
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		3,608

CERTIFICATE ISSUED AUGUST 31, 1971 NO. 506

FIRST STATE BANK OF WIGGINS
WIGGINS

OFFICERS-

CRAIG L. TRAUTWEIN, PRESIDENT; PERRY A. FUGATE, VICE-PRESIDENT; LAURA J. TRAUTWEIN, CASHIER/SECRETARY

DIRECTORS-

L. R. CHRISTENSEN, HENRY KAMMERZELL, DELBERT TEETS, CRAIG L. TRAUTWEIN, LAURA J. TRAUTWEIN, FRED C. WELLER

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		589
B. INTEREST-BEARING BALANCES		
2. SECURITIES		902
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		520
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,650	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	64	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,586
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		15
7. OTHER REAL ESTATE OWNED		280
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		181
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,073
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,318
(1) NONINTEREST-BEARING	1,734	
(2) INTEREST-BEARING	3,584	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		60
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		38
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,416
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		106
25. SURPLUS		394
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		157
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		657
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		6,073

CERTIFICATE ISSUED APRIL 4, 1908 NO. 123

STATE BANK OF WILEY
WILEY

OFFICERS-

FREDERICK A. ESGAR, PRESIDENT; HAROLD V. SMITH, VICE-PRESIDENT; ROBERT ENGLAND, CASHIER/SECRETARY

DIRECTORS-

FREDERICK A. ESGAR, ARTHUR F. ESGAR, RUGEN R. WOLLERT, ROBERT R. TEMPEL, MARJORIE C. LUBBERS, HERBERT REYHER, D. WAYNE HAYS

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,497
B. INTEREST-BEARING BALANCES		300
2. SECURITIES		4,823
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,270
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,195	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	93	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,102
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		317
7. OTHER REAL ESTATE OWNED		92
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		371
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,772

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,622
(1) NONINTEREST-BEARING	2,172	
(2) INTEREST-BEARING	13,450	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		163
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,785
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	110
25. SURPLUS	1,890
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	987
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	2,987
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	18,772

CERTIFICATE ISSUED JANUARY 27, 1978 NO. 552

BANK OF WINDSOR
WINDSOR

OFFICERS-

M. G. YLARRAZ, PRESIDENT; LARRY SEASTROM, VICE-PRESIDENT; A. DELOREIS WILHELM, CASHIER/SECRETARY; MARK FRANCISCO, VICE PRES. LOANS/CASHIER

DIRECTORS-

M. G. YLARRAZ, ROBERT E. EHRLICH, MARJORIE. A.KADLUB, P.E. MCCARTHY, O.R. GOODELL, ED DUGGAN, LUTHER E. HARRIS

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		965
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,986
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		750
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,047	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	125	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,922
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		96
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		199
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,918
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,608
(1) NONINTEREST-BEARING	2,029	
(2) INTEREST-BEARING	11,579	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		26
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		224
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,858
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		404
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		456
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,060
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		14,918

CERTIFICATE ISSUED DECEMBER 13, 1971 NO. 508

BANK OF WINTER PARK
WINTER PARK

OFFICERS-

LARRY S. CHANCE, PRESIDENT; ALAN J. KOSKI, SR. VICE-PRESIDENT; MICHAEL T MIRANDA, SR. VICE PRESIDENT PATRICIA A. HOWE, ASSISTANT VICE PRESIDENT; RONALD R. LOUDEN, VICE PRESIDENT; PAUL GLISTA, LOAN OFFICER; LINDA C. RITTER, LOAN ADMIN OFFICER; ANTHONY ALLEGRETTI, OPERATIONS ADMINISTRATOR

DIRECTORS-
ROBERT W. ISHAM, ELEANOR J. ISHAM, RICHARD MULLIGAN,
GERALD F. GROSWOLD, GEORGE ENGEL, LARRY S.
CHANCE, DAN LEAHY, ALBERT WHITE

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,821
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,950
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	23,005	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	346	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		22,659
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		200
7. OTHER REAL ESTATE OWNED		2,698
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,018
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		34,146

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		29,886
(1) NONINTEREST-BEARING	6,862	
(2) INTEREST-BEARING	23,024	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		580
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		30,466
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	184
25. SURPLUS	1,300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	2,196
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	3,680
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	34,146

CERTIFICATE ISSUED NOVEMBER 4, 1964 NO. 484

PARK STATE BANK
WOODLAND PARK

OFFICERS-

ROBERT G. EICHMAN, PRESIDENT; JOHN H. ELWELL, SR. VICE-PRESIDENT; MARILYN CUMMINS, CASHIER; BARBARA WILLIAMSON, ASSISTANT CASHIER; K.W. MOORE, VICE-PRESIDENT;

DIRECTORS-

B. W. DOUGHERTY, ROBERT G. EICHMAN, JOHN H. ELWELL, EDWARD J. GRAINGER, M. E. MACDOUGALL, PETER R. SPAHN, CONRAD T. WILSON

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		731
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		8,414
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..............................	6,541	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	54	
C. LESS ALLOCATED TRANSFER RISK RESERVE..................		
D. NET LOANS AND LEASES..		6,487
5. ASSETS HELD IN TRADING ACCOUNTS..................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		571
7. OTHER REAL ESTATE OWNED..		14
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		301
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		17,718

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		15,963
(1) NONINTEREST-BEARING..............................	3,207	
(2) INTEREST-BEARING.................................	12,756	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		175
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		16,138
22. LIMITED-LIFE PREFERRED STOCK..		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		240
25. SURPLUS..		840
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.............................		500
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................		1,580
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		17,718

CERTIFICATE ISSUED APRIL 8, 1977 NO. 547

WRAY STATE BANK
WRAY

OFFICERS-

GEORGE H. PEAKER, PRESIDENT; CURTIS P. NOFFSINGER, VICE-PRESIDENT; M. KATHERINE HASLETT, CASHIER; IONA AKEY, ASSISTANT CASHIER; ROBERT D. BUCHANAN, TREASURER

DIRECTORS-

GARY L. RIFE, GEORGE H. PEAKER, ROBERT D. BUCHANAN, JOHN E. JACOBSON, GERALD E. ZION, CURTIS P. NOFFSINGER

DECEMBER 31, 1985		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		644
B. INTEREST-BEARING BALANCES		
2. SECURITIES		804
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,505
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,320	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	56	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,264
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		54
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		154
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,425
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,439
(1) NONINTEREST-BEARING	1,024	
(2) INTEREST-BEARING	6,415	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		30
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		75
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,544
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		81
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		881
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,425

CERTIFICATE ISSUED AUGUST 12, 1911 NO. 224

FARMERS STATE BANK OF YUMA
YUMA

OFFICERS-

DONALD R. STARNES, PRESIDENT/CHIEF EXECUTIVE OFFICER; J. A. SPIERS, GREGORY P. CRANSTON, VICE-PRESIDENTS; JOAN KUNTZ, CASHIER/SECRETARY; BARRY HOBSON, WILLIAM E. BOYER, KENNETH D. STUMPF, DOUGLAS STUMPF, ASSISTANT VICE-PRESIDENTS; JOHAN PETER REMOY, ASSISTANT VICE PRESIDENT

DIRECTORS-

CURTIS FRANSON, WILBUR ALLEN, DUARD FIX, MAX HARPER, GAIL E. HARVEY, DEAN E. MILLER, RICHARD L. ROTH, STANLEY E. SHAFER, ROBERT SEWARD DONALD R. STARNES

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,527
B. INTEREST-BEARING BALANCES		400
2. SECURITIES		6,773
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	31,391	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,118	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		30,273
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		387
7. OTHER REAL ESTATE OWNED		891
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,621
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		46,122

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		41,549
(1) NONINTEREST-BEARING	6,972	
(2) INTEREST-BEARING	34,577	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		519
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		42,068
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		750
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,304
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,054
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		46,122

TRUST COMPANY

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COMPARATIVE ABSTRACT

Showing Condition of Trust Companies in the State of Colorado
At the Close of Business on the Dates Indicated
As Compiled by the Office of the State Bank Commissioner

.000 omitted

Assets	5 Trusts 12-31-85	% To Total	5 Trusts 12-31-84	Comparison Increase + Decrease -
Cash	$ 553,955	4.5	$2,766,287	- 2,212,332
Cash Equivalents	887,280	7.2	25,716	+ 861,564
Securities	2,041,176	16.5	659,285	+ 1,381,891
Notes Receivable and Other Long Term Assets	198,723	1.6	387,918	- 189,195
Furniture and Fixtures	903,812	7.3	790,249	+ 113,563
Other Equipment	1,820,490	14.8	1,528,918	+ 291,572
Building	-0-		-0-	-0-
Leasehold Improvements	273,664	2.2	200,262	+ 73,402
Other Real Estate	-0-		-0-	-0-
Uncollected Income	4,530,301	36.7	2,535,409	+ 1,994,892
Other Receivables	454,567	3.7	1,037,215	- 582,648
Other Assets	675,222	5.5	284,164	+ 391,058
Total Assets	12,339,190	100.0	10,215,423	+ 2,123,767
Liabilities				
Accounts Payable	748,425	6.1	521,703	+ 226,722
Notes Payable, Short Term	1,259,212	10.2	350,410	+ 908,802
Notes Payable, Long Term	1,004,128	8.1	1,543,273	- 539,145
Mortgage Payable	-0-		-0-	-0-
Unearned Income	1,931,239	15.7	925,518	+ 1,005,721
Reserves	666,667	5.4	411,625	+ 255,042
Other Liabilities	1,374,073	11.1	779,292	+ 594,781
Total Liabilities	6,983,744	56.6	4,531,821	+ 2,451,923
Common Stock	1,219,452	9.9	1,218,352	+ 1,100
Other Stock	84,000	.7	84,000	-0-
Surplus	1,987,693	16.1	1,220,932	+ 766,761
Undivided Profits	2,064,301	16.7	3,160,318	- 1,096,017
Equity Capital	5,355,446	43.4	5,683,602	- 328,156
Total Liabilities and Equity Capital	12,339,190	100.0	10,215,423	+ 2,123,767
Total Trust Assets	2,713,747,463		1,767,557,840	+ 946,189,623
Number of Trust Accounts	213,171		144,766	+ 68,405

First Trust Corporation
Denver, Colorado

OFFICERS

George D. Dalton, Chairman; Gordon G. Rockafellow, President; Daniel R. Bartlett, Treasurer, Secretary and Controller; Jacqueline K. Freudenstein, Senior Vice President; Jacquelyn L. Henderson, Vice President - of Operations; Robert M. Phares, Vice President and Trust Officer.

DIRECTORS

Gary L. Christy, George D. Dalton, Jacqueline K. Freudenstein, Ken R. Jensen, Mary L. Mohr, Gordon G. Rockafellow

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December 31, 1985

Assets	
Cash	$ 39,598
Furniture and Fixtures	770,223
Other Equipment	1,309,038
Leasehold Improvements	253,442
Uncollected Income	3,118,254
Other Receivables	77,196
Other Assets	188,432
Total Assets	5,756,183
Liabilities	
Accounts Payable	503,662
Notes Payable - Short Term	1,020,212
Notes Payable - Long Term	24,128
Unearned Income	1,071,420
Reserves	503,780
Other Liabilities	48,045
Total Liabilities	3,198,247
Equity Capital	
Common Stock	212,852
Surplus	1,250,793
Undivided Profits	1,094,291
Total Equity Capital	2,557,936
Total Liabilities and Equity Capital	5,756,183
Total Trust Assets	1,190,058,213
Number of Trust Accounts	115,663

Lincoln Trust Company
Denver, Colorado

OFFICERS

Martha J. Anderson, Chairman of the Board and Chief Executive Officer; Ritis S. Skinner, Senior Vice President; Monte T. House, Chief Financial Officer; Robert R. Woodworth, Director of Marketing.

DIRECTORS

Martha J. Anderson, Phillip J. Hogue, C. Henry Roath.

December 31, 1985

Assets	
Cash	57,698
Cash Equivalents	12,000
Securities	16,703
Notes Receivable and Other Long Term Assets	108,723
Furniture and Fixtures	15,353
Other Equipment	367,211
Leasehold Improvements	7,900
Uncollected Income	809,140
Other Receivables	229,051
Other Assets	296,337
Total Assets	1,920,116
Liabilities	
Accounts Payable	94,144
Notes Payable, Short Term	239,000
Notes Payable, Long Term	980,000
Other Liabilities	308,730
Total Liabilities	1,621,874
Equity Capital	
Common Stock	56,600
Other Stock	(16,000)
Surplus	180,400
Undivided Profits	77,242
Total Equity Capital	298,242
Total Liabilities and Equity Capital	1,920,116
Total Trust Assets	554,844,393
Number of Trust Accounts	17,203

Financial Trust Company
Denver, Colorado

OFFICERS

John M. Butler, President; Dan J. Hesser, Executive Vice President, Treasurer, and Senior Trust Officer; Josiah J. Willard, III, Senior Vice Preisdent, Director of Research; Thomas Hanson, Senior Vice President, Marketing; Karen C. Gehlhausen, Secretary and General Counsel; Kenneth J. Ruder, Senior Trust Officer; Alan I. Watson, Trust Officer, Judy P. Wiese, Trust Officer; Jeraldine E. Kraus, Assistant Secretary.

DIRECTORS

Peter C. Baker, John M. Butler, Dan J. Hesser, Richard F. Wilkinson.

December 31, 1985

Assets	
Cash	2,420
Cash Equivalents	813,725
Uncollected Income	118,238
Total Assets	934,383
Liabilities	
Accounts Payable	6,589
Other Liabilities	97,000
Total Liabilities	103,589
Equity Capital	
Common Stock	250,000
Surplus	371,500
Undivided Profits	209,294
Total Equity Capital	830,794
Total Liabilities and Equity Capital	934,383
Total Trust Assets	190,176,649
Number of Trust Accounts	12,913

Trust Company of America
Boulder, Colorado

OFFICERS

Hugh S. McCaffrey, President and Trust Officer; Rhonda K. Krupansky, Vice President and Trust Officer; Amber A. Merry, Assistant Vice President and Treasurer; Kathleen K. Juhl, Marketing Director and Secretary; Lor G. Juntila Rose, Trust Officer.

DIRECTORS

Robert W. Gibson, Stanley M. Hendrickson, Jerome J. McCaffrey, Hugh S. McCaffrey.

December 31, 1985

Assets

Cash	5,837
Cash Equivalents	61,555
Securities	149,282
Notes Receivable and Other Long Term Assets	90,000
Furniture and Fixtures	99,130
Leasehold Improvements	3,296
Uncollected Income	234,427
Other Receivables	3,720
Total Assets	647,247

Liabilities

Accounts Payable	3,800
Unearned Income	52,261
Total Liabilities	56,061

Equity Capital

Other Stock	100,000
Surplus	10,000
Undivided Profits	481,186
Total Equity Capital	591,186
Total Liabilities and Equity Capital	647,247
Total Trust Assets	99,222,634
Number of Trust Accounts	5,508

Resources Trust Company
Greenwood Village, Colorado

OFFICERS

Geoffrey H. Bobroff, President; Matthew E. Autterson, Vice President - Qualified Plans Group and Secretary; Suzan K. Simmons, Vice President-Operations and Treasurer; Pamela J. Solek, Vice President - Systems.

DIRECTORS

Geoffrey H. Bobroff, Samuel H. Kaminsky, Tod H. Parrott, Burton A. Smead, Jr.

December 31, 1985

Assets	
Cash	448,402
Securities	1,875,191
Furniture and Fixtures	19,106
Other Equipment	144,241
Leasehold Improvements	9,026
Uncollected Income	250,242
Other Receivables	144,600
Other Assets	190,453
Total Assets	3,081,261
Liabilities	
Accounts Payable	113,230
Unearned Income	807,558
Reserves	162,887
Other Liabilities	920,298
Total Liabilities	2,003,973
Equity Capital	
Common Stock	700,000
Surplus	175,000
Undivided Profits	202,288
Total Equity Capital	1,077,288
Total Liabilities and Equity Capital	3,081,261
Total Trust Assets	679,445,574
Number of Trust Accounts	61,884

Amendments to the

Industrial Bank Rules and Regulations

During 1985

Rule IB-5 Filing Fee. Persons desiring to organize an industrial bank must pay a filing fee in the statutory amount at the time of filing each application. The filing fee shall be paid in two cashier's checks or similar certified instruments in the statutory amounts, both payable to the "Treasurer, State of Colorado." One thousand dollars may be refunded to the incorporators by the Commissioner if the application for Charter is withdrawn by the incorporators within thirty (30) days after submission to the Commissioner.

Rule IB-16 Reports of Condition. All Reports of Condition required by Section 11-22-109 (9), C.R.S. 1973, as amended, shall be submitted to the Commissioner on Industrial Bank Form 1 within thirty (30) days from the date of his request therefor. Industrial Bank Form 2, an abbreviated version of Industrial Bank Form 1, shall be copied verbatim from Industrial Bank Form 1 and published by the bank within ten (10) days after the date the report was due. Regulations governing the publication of said Report of Condition are set forth on Industrial Bank Form 2 and are specifically incorporated herein as part of these rules and regulations. The Publisher's Certificate and Proof of Publication as set forth on Industrial Bank Form 2, must be filed by the bank with the Commissioner within ten (10) days from the date of publication of the Report.

Rule IB-22. Advertisement Regarding the Industrial Bank Savings Guaranty Corporation.(1) Whenever in such advertisement, display, distribution, or broadcast, a reference is made with regard to membership in the Industrial Bank Savings Guaranty Corporation of Colorado the statement, "Accounts protected up to a maximum of forty thousand dollars by the Industrial Bank Savings Guaranty Corporation of Colorado, a private corporation," shall be included.

(e) (2) (iv) The Statement "Accounts protected up to a maximum of forty thousand dollars by the Industrial Bank Savings Guaranty Corporation of Colorado, a private corporation," shall be included.

Rule IB-30 Procedures for Industrial Bank Participation in the Colorado Guaranteed Student Loan Program. Shall be amended by the deletion of a) and f) and the renumbering of the rule a) through d).

Rule IB-31 Brokering of Residential First Mortgage Loans shall be repealed in its entirety.

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COMPARATIVE ABSTRACT

Showing Condition of Industrial Banks in the State of Colorado at the
Close of Business on the Dates Indicated as Compiled by
the Office of the State Bank Commissioner

.000 omitted

ASSETS	129 BANKS 12-31-85	% to total	141 BANKS 12-31-84	COMPARISON Increase(+ Decrease(-
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	85,763,198	8.1	89,881,393	-4,118,195
U.S. TREASURY SECURITIES	24,184,518	2.3	16,307,466	+7,877,052
U.S. GOV'T. AGENCIES/CORPS.	12,275,942	1.2	20,451,374	-8,175,432
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS	18,192,145	1.7	15,201,387	+2,990,758
OTHER BONDS, NOTES, DEBENTURES	630,141	.1	2,739,594	-2,109,453
FEDERAL RESERVE STOCK, CORPORATE STOCK	26,248,462	2.5	37,666,381	-11,417,919
EXCESS FUNDS SOLD	16,314,500	1.6	9,658,000	+6,656,500
SECURITIES PURCHASED	1,000,000	.1	750,000	+250,000
TOTAL LOANS, LESS ALLOWANCE FOR POSSIBLE LOAN LOSSES	839,909,917	79.0	784,608,695	+55,301,222
BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET	2,366,882	.3	3,152,870	-785,988
FURNITURE AND FIXTURES, NET	4,174,314	.4	3,596,625	+577,689
REAL ESTATE OWNED	6,706,293	.7	6,390,365	+315,928
INVESTMENTS AND RECEIVABLES	1,163,913	.1	2,174,768	-1,010,855
OTHER CUSTOMERS' LIABILITIES	5,504,124	.6	1,899,130	+3,604,994
OTHER ASSETS	19,480,392	1.9	19,678,036	-197,644
TOTAL ASSETS	1,063,914,741	100	1,014,156,084	+49,758,657
LIABILITIES				
REGULAR PASSBOOK SAVINGS	38,882,546	3.7	45,979,697	-7,097,151
NOW ACCOUNTS	8,285,477	.8	7,410,141	+875,336
PAYABLE THROUGH DRAFT ACCOUNTS	7,169,003	.7	9,484,996	-2,315,993
MONEY MARKET ACCOUNTS	97,298,396	9.2	114,785,853	-17,487,457
IRA'S	51,773,040	4.9	23,863,656	+27,909,384
REGULAR CERTIFICATES OF DEPOSIT	361,708,994	34.0	36,266,511	+25,442,483
BROKERED DEPOSITS	12,985,424	1.3		
OTHER TIME DEPOSITS	11,510,443	1.1	12,936,375	-1,425,932
ACCRUED INTEREST ON ALL DEPOSITS	6,323,081	.6	6,151,447	+171,634
TOTAL DEPOSITS	595,936,404	56.1	556,878,676	+39,057,728
EXCESS FUNDS PURCHASED	61,864,831	5.9	36,392,000	+25,472,831
SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE			5,815,779	
OTHER LIABILITIES FOR BORROWED MONEY	21,900,507	2.1		
MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	585,872	.1	581,405	+4,467
BILLS PAYABLE TO PARENT COMPANY	195,258,162	18.4	(236,199,268)	-40,941,106
OTHER LIABILITIES	23,236,368	2.2	26,630,965	-3,394,597
TOTAL LIABILITIES	898,782,144	84.5	862,498,095	+36,284,051
SUBORDINATED NOTES AND DEBENTURES	118,200	.1	184,000	-65,800
EQUITY CAPITAL				
COMMON STOCK	37,494,080	3.6	38,837,840	-1,343,760
OTHER CAPITAL STOCK	370,000	.1	710,000	-340,000
SURPLUS	69,491,708	6.6	62,384,610	+7,107,098
UNDIVIDED PROFITS	57,453,386	5.4	49,807,206	+7,646,180
RESERVES	205,223	.1	(265,665)	+470,888
TOTAL EQUITY CAPITAL	165,014,397	15.6	151,473,991	+13,540,406
TOTAL LIABILITIES AND EQUITY CAPITAL	1,063,914,741	100	1,014,156,084	+49,758,657

ORGANIZED 1964 NO. 047

ARVADA 1ST INDUSTRIAL BANK
ARVADA

OFFICERS-

JOHN C. NINNEMAN, PRESIDENT; W. HAROLD DOBSON, CHAIRMAN OF BOARD; B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, ASSISTANT SECRETARY; HARRIS B. SIMMONS, TREASURER

DIRECTORS-

W. HAROLD DOBSON, CLIFFORD E. KATALIN, JOHN C. NINNEMAN, HARRIS H. SIMMONS, DALE W. WESTERGARD

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		135,728
2.	U.S. TREASURY SECURITIES		264,962
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		145,296
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		10,500
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	5,879,291	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	95,896	
	C. LOANS, NET		5,783,395
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		34,460
11.	FURNITURE AND FIXTURES, NET		6,208
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		135,754
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		99,258
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		6,615,561

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		183,303
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		919,133
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		306,393
22.	REGULAR CERTIFICATES OF DEPOSIT		1,809,710
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		110,817
25.	ACCRUED INTEREST ON ALL DEPOSITS		34,118
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,363,474
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	919,133	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,261,038	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		16,689
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		60,656
30.	BILLS PAYABLE TO PARENT COMPANY		2,354,000
31.	OTHER LIABILITIES		51,246
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		5,846,065
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		150,000
37.	UNDIVIDED PROFITS		419,496
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		769,496
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		6,615,561

ORGANIZED 1978 NO. 105

FIRSTMARK ARVADA INDUSTRIAL BANK
ARVADA

OFFICERS-

T.D. PROVANCE, PRESIDENT; R.E. DRILL, F.W. HAWKES, VICE PRESIDENTS; ROLLIN C. WILLIAMS, SECRETARY/TREASURER; JAMES R. PALMER, ASSISTANT SECRETARY/TREASURER, G.B.P. WARD, JR., SECRETARY, A.G. DECECCO, VICE-PRESIDENT AND ASSISTANT SECRETARY

DIRECTORS-

JOHN M. PINE, W. F. SMITH, THOMAS L. TAUSAN, JAMES E. NELSON
T.D. PROVANCE, R.E. DRILL, H.A. WOLTZEN, JR., G.B.P. WARD, JR.

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,907,813
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	4,142,619	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	46,679	
	C. LOANS, NET		4,095,940
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		10,879
11.	FURNITURE AND FIXTURES, NET		28,187
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		96,382
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		52,539
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		6,191,740

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		107,543
18.	NOW ACCOUNTS		142,810
19.	PAYABLE THRU DRAFT ACCOUNTS		222,026
20.	MONEY MARKET ACCOUNTS		1,673,810
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		10,111
22.	REGULAR CERTIFICATES OF DEPOSIT		2,521,165
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		48,531
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		4,725,996
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	2,038,646	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,579,807	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		59,441
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		4,785,437
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		800,000
37.	UNDIVIDED PROFITS		406,303
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,406,303
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		6,191,740

ORGANIZED 1980 NO. 117

AMERICAN AURORA INDUSTRIAL BANK
AURORA

OFFICERS-

T. D. PROVANCE, PRESIDENT; A. G. DECECCO, VICE-PRESIDENT/ASSISTANT SECRETARY; G. B. P. WARD, JR., SECRETARY

DIRECTORS-

J. ALAN KAYLER, T. D. PROVANCE, HUGH A. WOLTZEN

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		281,100
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	9,250,309	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	95,296	
	C. LOANS, NET		9,155,013
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		12,869
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		106,700
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		9,555,682

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		12,599
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		127,089
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		140,233
22.	REGULAR CERTIFICATES OF DEPOSIT		1,341,827
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		41,615
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,663,363
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	127,089	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,523,675	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		6,596,000
31.	OTHER LIABILITIES		56,258
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		8,315,621
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		800,000
37.	UNDIVIDED PROFITS		240,061
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,240,061
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		9,555,682

ORGANIZED 1978 NO. 102

AURORA SECURITY PACIFIC INDUSTRIAL BANK
AURORA

OFFICERS

KENNETH H. PROCTOR, PRESIDENT; RICHARD P. MCMANUS, VICE-PRESIDENT/SECRETARY; TIMOTHY P. DEVLIN, VICE-PRESIDENT; CLAUDIA S. CHAN-SHAFFER, VICE-PRESIDENT/CONTROLLER; HAROLD OWENS, VICE-PRESIDENT; CHARLES G. DAHL VICE-PRESIDENT/TREASURER; CARL F. DETWEILER, VICE-PRESIDENT; KEITH BEAM, VICE-PRESIDENT

DIRECTORS

KENNETH H. PROCTOR, TIMOTHY P. DEVLIN, RICHARD P. MCMANUS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		10,250
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	5,655,334	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	209,179	
	C. LOANS, NET		5,446,155
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		741
11.	FURNITURE AND FIXTURES, NET		14,836
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		75,792
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,547,774

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		4,410,062
31.	OTHER LIABILITIES		185,951
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		4,596,013
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		380,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		120,000
37.	UNDIVIDED PROFITS		451,761
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		951,761
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		5,547,774

ORGANIZED 1982 NO. 161

AURORA U. S. INDUSTRIAL BANK
AURORA

OFFICERS-

KEITH H. MILES, PRESIDENT; BRUNO ELARI, SR. VICE-PRESIDENT; BERNARD A. LEFAVE, R. C. DICKIE, VICE-PRESIDENTS; T. C. MCCAMEY, SECRETARY; T. DALRYMPLE, ASSISTANT SECRETARY; EVAN N. HALE, TREASURER

DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		320,251
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	6,519,736	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	96,800	
	C. LOANS, NET		6,422,936
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		4,518
11.	FURNITURE AND FIXTURES, NET		24,983
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		97,084
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		6,869,772

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		12,402
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,219,504
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		9,415
22.	REGULAR CERTIFICATES OF DEPOSIT		929,361
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		14,766
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,185,448
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,219,504	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	953,542	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		3,276,999
31.	OTHER LIABILITIES		47,031
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		5,509,478
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	500,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	200,000
37.	UNDIVIDED PROFITS	660,294
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,360,294
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	6,869,772

ORGANIZED 1964 NO. 045

AVCO AURORA INDUSTRIAL BANK
AURORA

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENT/ASST. SECRETARY; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HITZEL, ASST. TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASST. SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL, JR., ASSISTANT VICE-PRESIDENT; ROBERT B. MITTLER, VICE-PRESIDENT/CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, HENRY J. COLL, JR., GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		13,969
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		65,998
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,840,087	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	105,685	
	C. LOANS, NET		2,734,402
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		24,736
11.	FURNITURE AND FIXTURES, NET		18,347
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		55,000
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		1,649
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,914,101

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		48,171
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		48,530
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		149,915
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		2,748
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		249,364
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	48,530	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	152,663	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		2,017,389
31.	OTHER LIABILITIES		95,015
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,361,768
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	200,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	95,085
37.	UNDIVIDED PROFITS	257,248
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	552,333
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	2,914,101

ORGANIZED 1982 NO. 157

CITICORP SAVINGS & INDUSTRIAL BANK
AURORA

OFFICERS-

CHARLES H. JOHNSON, PRESIDENT; KENT L. ASHTON, VICE-PRESIDENT/CASHIER; JAMES RAYBURN, VICE-PRESIDENT/SECRETARY; JOHN F. STERLING, JR., WILLIAM E. WINGATE, JR., VICE-PRESIDENTS; LEONARD W. GROSS, ASSISTANT TREASURER

DIRECTORS-

KENT L. ASHTON, CHARLES H. JOHNSON, JAMES T. RAYBURN, JOHN F. STERLING, JR., ROBERT J. WELSH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,694,430
2.	U.S. TREASURY SECURITIES		1,523,008
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	27,598,248	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	409,079	
	C. LOANS, NET		27,189,169
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		14,866
11.	FURNITURE AND FIXTURES, NET		61,088
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		1,678,833
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		32,161,394

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		37,165
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		2,588,921
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		1,025,306
22.	REGULAR CERTIFICATES OF DEPOSIT		15,544,348
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		38,157
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		19,233,897
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	2,588,921	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	16,607,811	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		7,819,225
31.	OTHER LIABILITIES		89,382
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		27,142,504
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		3,000,000
37.	UNDIVIDED PROFITS		1,518,890
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		5,018,890
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		32,161,394

ORGANIZED 1980 NO. 118

HOUSEHOLD AURORA INDUSTRIAL BANK
AURORA

OFFICERS-

MARK E. LACY, PRESIDENT/TREASURER; MICHAEL D. WILLIAMS, CHAIRMAN/ SECRETARY; CLYDE A. NELSON, VICE-PRESIDENT; R. F. SPAULDING, R. S. WINDER, ASSISTANT SECRETARIES

DIRECTORS-

J. L. BAILEY, WALTER BERGENDAHL, RONALD D. DOWDEN, MARK E. LACY MICHAEL D. WILLIAMS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		261,918
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,709,841	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	24,783	
	C. LOANS, NET		1,685,058
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		2,346
11.	FURNITURE AND FIXTURES, NET		8,361
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		100,000
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		24,415
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,082,098

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		845,276
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		13,575
22.	REGULAR CERTIFICATES OF DEPOSIT		706,596
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		14,758
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,580,205
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	734,929	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		100,000
31.	OTHER LIABILITIES		81,940
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,762,145
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		40,000
37.	UNDIVIDED PROFITS		79,953
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		319,953
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,082,098

ORGANIZED 1981 NO. 134

BERTHOUD INDUSTRIAL BANK
BERTHOUD

OFFICERS-

CAREY J. SALOMONSON, PRESIDENT; LOUIS F. BEIN, WALLY G. BIRKLEY, VICE-PRESIDENTS; NORMA J. STREMME, SECRETARY;

DIRECTORS-

LOUIS F. BEIN, WALLY G. BIRKLEY, CAREY J. SALOMONSON

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		793,069
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,537,258	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	15,670	
	C. LOANS, NET		1,521,588
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		566
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		40,203
15.	OTHER ASSETS		66,742
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,422,168

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		95,855
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		975,369
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		160,720
22.	REGULAR CERTIFICATES OF DEPOSIT		972,999
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		16,265
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,221,208
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,071,224	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,133,719	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		6,848
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,228,056
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	100,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	40,000
37.	UNDIVIDED PROFITS	54,112
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	194,112
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	2,422,168

ORGANIZED 1968 NO. 058

AVCO BOULDER INDUSTRIAL BANK
BOULDER

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. SILSTRAP, VICE-PRESIDENT; HENRY J. COLL JR., ASST. VICE-PRESIDENT; ROBERT B. MITTLER, VICE-PRESIDENT/CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, HENRY J. COLL, JR., GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		20,020
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		102,462
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,240,287	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	128,022	
	C. LOANS, NET		3,112,265
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		11,673
11.	FURNITURE AND FIXTURES, NET		28,473
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		44,325
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,319,218

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		73,551
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		236,983
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		252,739
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		3,709
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		566,982
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	236,983	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	256,448	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		1,384,453
31.	OTHER LIABILITIES		162,715
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,114,150
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		800,000
37.	UNDIVIDED PROFITS		
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		205,068
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,205,068
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,319,218

ORGANIZED 1975 NO. 077

BOULDER TRI-STATE INDUSTRIAL BANK
BOULDER

OFFICERS-

RICHARD C. TUCKER, PRESIDENT/CHAIRMAN OF BOARD; DONALD A. LANCASTER, SECRETARY/TREASURER; CHARLES A. WEBB, EXECUTIVE VICE-PRESIDENT; PATRICE A. FORTIN, VICE-PRESIDENT

DIRECTORS-

RICHARD D. AMEN, MERRILL R. FIE, DONALD A. LANCASTER, J. BARRY MCCALLAN, RICHARD C. TUCKER, CHARLES A. WEBB

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		854,000
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		750,000
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		327,000
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		29,000
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		875,000
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	7,668,000	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	72,000	
	C. LOANS, NET		7,596,000
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		68,000
11.	FURNITURE AND FIXTURES, NET		918,000
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		142,000
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		11,559,000

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		407,000
18.	NOW ACCOUNTS		992,000
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		2,182,000
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		494,000
22.	REGULAR CERTIFICATES OF DEPOSIT		5,753,000
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		84,000
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		9,912,000
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	3,173,471	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	6,331,000	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		134,000
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		10,046,000
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		700,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		500,000
37.	UNDIVIDED PROFITS		313,000
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,513,000
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		11,559,000

ORGANIZED 1983 NO. 165

BOULDER U. S. INDUSTRIAL BANK
BOULDER

OFFICERS-

KEITH H. MILES, PRESIDENT; BRUNO L. ELARI, SR. VICE-PRESIDENT; THOMAS F. EMLAW, R. C. DICKIE, VICE-PRESIDENTS; T. C. MCCAMEY, SECRETARY; T. DALRYMPLE, ASSISTANT SECRETARY, EVAN N. HALE, TREASURER

DIRECTORS-

R. C. DICKIE, BRUNO L. ELARI, KEITH H. MILES

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,005,649
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,999,402	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	61,010	
	C. LOANS, NET		3,938,392
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		11,327
11.	FURNITURE AND FIXTURES, NET		23,046
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		43,714
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,022,128

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		15,610
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		2,556,665
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		26,334
22.	REGULAR CERTIFICATES OF DEPOSIT		1,266,069
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		13,007
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,877,685
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	2,556,665	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,305,410	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		50,258
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,927,943
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		150,000
37.	UNDIVIDED PROFITS		444,185
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,094,185
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		5,022,128

ORGANIZED 1982

NO. 164

CITICORP BOULDER SAVINGS & INDUSTRIAL BANK
BOULDER

OFFICERS-

CHARLES H. JOHNSON, PRESIDENT; KENT L. ASHTON, VICE-PRESIDENT/CASHIER; JAMES RAYBURN, VICE-PRESIDENT/SECRETARY; JOHN F. STERLING, JR., WILLIAM E. WINGATE, JR., VICE-PRESIDENTS; LEONARD W. GROSS, ASSISTANT TREASURER

DIRECTORS-

KENT L. ASHTON, CHARLES H. JOHNSON, JAMES T. RAYBURN, JOHN F. STERLING, JR., ROBERT J. WELSH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		9,492,136
2.	U.S. TREASURY SECURITIES		2,030,677
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	16,174,872	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	172,022	
	C. LOANS, NET		16,002,850
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		27,146
11.	FURNITURE AND FIXTURES, NET		59,012
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		266,622
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		27,878,443

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		21,583
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		4,583,059
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		1,055,116
22.	REGULAR CERTIFICATES OF DEPOSIT		17,434,775
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		46,406
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		23,140,939
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	4,583,059	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	18,536,297	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		677,570
31.	OTHER LIABILITIES		123,630
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		23,942,139
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		3,000,000
37.	UNDIVIDED PROFITS		436,304
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		3,936,304
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		27,878,443

ORGANIZED 1963 NO. 035

MELLON BOULDER INDUSTRIAL BANK
BOULDER

OFFICERS-

ARTHUR L. BRONSTEIN, PRESIDENT; DICK W. BENNETT, ASSISTANT VICE-PRESIDENT; WALTER F. EMMONS, SECRETARY; PATRICIA N. MCCLAIN, ASSISTANT SECRETARY; PAUL B. MIERKIEWICZ, TREASURER

DIRECTORS-

CHARLES W. BENJAMIN, ARTHUR L. BRONSTEIN, WALTER F. EMMONS, THOMAS A. HAEUSSLER

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,459,626
2.	U.S. TREASURY SECURITIES		1,712,409
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		100,000
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		181,945
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		6,320
7.	EXCESS FUNDS SOLD		4,131,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	6,230,209	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	170,700	
	C. LOANS, NET		6,059,509
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		59,427
11.	FURNITURE AND FIXTURES, NET		12,040
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		885,470
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		1,080,811
15.	OTHER ASSETS		592,799
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		16,281,356

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		918,539
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		3,021,412
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		2,988,479
22.	REGULAR CERTIFICATES OF DEPOSIT		8,107,650
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		222,419
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		15,258,499
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	3,084,960	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	11,255,000	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		51,245
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		15,309,744
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		250,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		500,000
37.	UNDIVIDED PROFITS		221,612
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		971,612
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		16,281,356

ORGANIZED 1974 NO. 074

BROOMFIELD CREDITHRIFT INDUSTRIAL BANK
BROOMFIELD

OFFICERS-

WENDELL L. DIXON, PRESIDENT; LOUIS DURFEE, GARY E. COTTRELL, GEORGE R. WOODRUFF, ROSSITER A. ARMSTRONG, FRED KOHLRUSS, JAMES A. RICHARDS, JOHN BOLGER, TROY GOODWIN, JOSEPH L. HENRY, GAYLORD E. FRANCIS, DAVID C. SEELEY, OWEN M. HAMILTON, JOSEPH P. TIMPONE, DAVID M. LACKEY, ROBERT R. PATTON, JAMES S. SNYDER, DONALD C. BRYERS, GEORGE M. LINDSTROM, TIMOTHY A. TEMPLE, VICE-PRESIDENTS; LYSLE I. ABBOTT, SECRETARY; THOMAS P. GULLEY WILLIAM A. ROTZIEN, ASSISTANT SECRETARIES; JAMES E. ROBINSON, TREASURER; ROBERT P. PLUMMER, ASSISTANT TREASURER; ARTHUR D. HOLLEY, CASHIER

DIRECTORS-

WENDELL L. DIXON, LOUIS DURFEE, LYSLE ABBOTT, GAYLORD E. FRANCIS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		300
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,708,633	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	44,543	
	C. LOANS, NET		1,664,090
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		2,710
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		500,000
15.	OTHER ASSETS		9,690
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,176,790

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS	
18.	NOW ACCOUNTS	
19.	PAYABLE THRU DRAFT ACCOUNTS	
20.	MONEY MARKET ACCOUNTS	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)	
22.	REGULAR CERTIFICATES OF DEPOSIT	
23.	BROKERED DEPOSITS	
24.	OTHER TIME DEPOSITS	
25.	ACCRUED INTEREST ON ALL DEPOSITS	
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)	
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	
27.	EXCESS FUNDS PURCHASED	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
	B. OTHER LIABILITIES FOR BORROWED MONEY	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	
30.	BILLS PAYABLE TO PARENT COMPANY	583,342
31.	OTHER LIABILITIES	11,197
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)	594,539
33.	SUBORDINATED NOTES AND DEBENTURES	

EQUITY CAPITAL:

34.	COMMON STOCK	200,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	800,000
37.	UNDIVIDED PROFITS	582,251
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,582,251
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	2,176,790

ORGANIZED 1981 NO. 147

HOUSEHOLD BROOMFIELD INDUSTRIAL BANK
BROOMFIELD

OFFICERS-

KEVIN C. SEWELL, PRESIDENT/TREASURER; MICHAEL D. WILLIAMS, CHAIRMAN/SECRETARY; ROSEMARIE KLINE, VICE-PRESIDENT; R. S. WINDER, R. F. SPAULDING, ASSISTANT SECRETARIES

DIRECTORS-

ROSEMARIE KLINE, KEVIN C. SEWELL, MICHAEL D. WILLIAMS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		176,321
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,280,592	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	19,086	
	C. LOANS, NET		1,261,506
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		3,533
11.	FURNITURE AND FIXTURES, NET		13,228
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		18,026
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,472,614

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		287,167
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		9,582
22.	REGULAR CERTIFICATES OF DEPOSIT		265,928
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		1,434
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		564,111
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	276,944	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		500,000
31.	OTHER LIABILITIES		13,502
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,077,613
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	300,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	60,000
37.	UNDIVIDED PROFITS	35,001
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	395,001
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	1,472,614

ORGANIZED 1976 NO. 086

BURLINGTON INDUSTRIAL BANK
BURLINGTON

OFFICERS-

JOHN E. ELLIFF, PRESIDENT; JAMES H. ELLIFF, W. H. KINNEY, VICE-PRESIDENTS; KENNETH LAWRENCE, SECRETARY/TREASURER

DIRECTORS-

JAMES H. ELLIFF, JOHN E. ELLIFF, BERNARD H. HECKER, W. H. KINNEY, KENNETH LAWRENCE

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		309,868
2.	U.S. TREASURY SECURITIES		200,061
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		5,000
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	874,325	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	7,785	
	C. LOANS, NET		866,540
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		3,454
11.	FURNITURE AND FIXTURES, NET		14,446
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		6,160
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		30,098
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,435,627

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		84,970
18.	NOW ACCOUNTS		18,423
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		508,661
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		12,545
22.	REGULAR CERTIFICATES OF DEPOSIT		647,026
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		7,980
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,279,605
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	527,084	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	667,551	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		15,382
31.	OTHER LIABILITIES		5,248
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,300,235
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		20,000
37.	UNDIVIDED PROFITS		15,392
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		135,392
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		1,435,627

ORGANIZED 1974 NO. 075

CANON CITY 1ST INDUSTRIAL BANK
CANON CITY

OFFICERS-

HAROLD W. DOBSON, PRESIDENT; THOMAS A. RAGULSKY, VICE-PRESIDENT; B. LYNNE MURRAY, SECRETARY; DEE A. HYDE, TREASURER

DIRECTORS-

HAROLD W. DOBSON, CLIFFORD E. KATALIN, THOMAS A. RAGULSKY, HARRIS S. SIMMONS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		152,053
2.	U.S. TREASURY SECURITIES		284,198
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,320,626	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	53,406	
	C. LOANS, NET		3,267,220
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		303
11.	FURNITURE AND FIXTURES, NET		5,778
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		27,127
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		16,634
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		98,363
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,851,676

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		116,781
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		618,466
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		84,258
22.	REGULAR CERTIFICATES OF DEPOSIT		1,908,981
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		42,290
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,770,776
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-20)	618,466	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,035,529	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		885,000
31.	OTHER LIABILITIES		20,739-
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,635,037
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		
35.	OTHER CAPITAL STOCK		100,000
36.	SURPLUS		100,000
37.	UNDIVIDED PROFITS		16,639
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		216,639
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,851,676

ORGANIZED 1974 NO. 071

CASTLE ROCK INDUSTRIAL BANK
CASTLE ROCK

OFFICERS-

THOMAS J. MILLER, PRESIDENT; MARSHA A. HARRISON, VICE-PRESIDENT; JOHN G. MULLINS, SECRETARY/TREASURER

DIRECTORS-

HERMAN A. ANDERSON, EARL L. DAZEY, MARSHA A. HARRISON, THOMAS J. MILLER, JOHN G. MULLINS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		590,659
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		228,747
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	4,431,375	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	49,858	
	C. LOANS, NET		4,381,517
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		53,170
11.	FURNITURE AND FIXTURES, NET		34,624
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		207,992
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,496,709

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		305,897
18.	NOW ACCOUNTS		437,136
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		591,823
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		119,836
22.	REGULAR CERTIFICATES OF DEPOSIT		3,472,994
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		60,473
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		4,988,159
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,334,856	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	3,653,303	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		36,420
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		5,024,579
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	100,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	300,000
37.	UNDIVIDED PROFITS	72,130
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	472,130
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	5,496,709

ORGANIZED 1979 NO. 109

AMERICAN INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

T. D. PROVANCE, PRESIDENT/CHAIRMAN OF BOARD; DONALD L. GROSS, EXECUTIVE VICE-PRESIDENT; ANTHONY DECECCO, VICE-PRESIDENT/ASSISTANT SECRETARY; NICOLE G. GRIER, ROGER P. BRUGGEMAN, ASSISTANT VICE-PRESIDENTS; GEORGE B. P. WARD, JR., SECRETARY

DIRECTORS-

DONALD L. GROSS, JAMES A. KAYLER, T. D. PROVANCE, HUGH A. WOLTZEN

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		821,493
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		1,203,438
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	22,653,212	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	233,999	
	C. LOANS, NET		22,419,213
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		9,854
11.	FURNITURE AND FIXTURES, NET		21,149
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		421,699
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		24,896,846

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		80,122
18.	NOW ACCOUNTS		175
19.	PAYABLE THRU DRAFT ACCOUNTS		854
20.	MONEY MARKET ACCOUNTS		1,336,670
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		2,347,711
22.	REGULAR CERTIFICATES OF DEPOSIT		9,202,668
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		180,012
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		13,148,212
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,337,699	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	11,730,391	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		8,911,000
31.	OTHER LIABILITIES		244,581
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		22,303,793
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		801,811
37.	UNDIVIDED PROFITS		1,591,242
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		2,593,053
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		24,896,846

ORGANIZED 1978 NO. 101

AVCO ACADEMY INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL JR., ASSISTANT VICE-PRESIDENT; ROBERT B. MITTLER, VICE PRESIDENT & CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, JAMES A. POTTER, HERBERT F. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		7,443
2.	U.S. TREASURY SECURITIES		9,817
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,801,225	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	141,697	
	C. LOANS, NET		3,659,528
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		7,216
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		38,221
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,722,225

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		35,424
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		35,532
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		22,075
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		2,512
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		95,543
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	35,532	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	24,587	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		2,499,332
31.	OTHER LIABILITIES		172,080
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,766,955
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		550,000
37.	UNDIVIDED PROFITS		205,270
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		955,270
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,722,225

ORGANIZED 1968 NO. 052

AVCO COLORADO SPRINGS INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT J. SMITH; VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENT/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL JR., ASSISTANT VICE-PRESIDENT; ROBERT B. MITTLER, VICE-PRESIDENT/CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, JAMES A. POTTER, HERBERT F. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		11,353
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		26,439
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,396,446	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	130,357	
	C. LOANS, NET		3,266,089
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		6,872
11.	FURNITURE AND FIXTURES, NET		25,341
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		23,695
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,359,789

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		29,006
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		66,494
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		68,693
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		701
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		164,894
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	66,494	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	69,394	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		2,176,325
31.	OTHER LIABILITIES		91,962
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,433,181
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		550,000
37.	UNDIVIDED PROFITS		176,608
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		926,608
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,359,789

ORGANIZED 1982 NO. 154

CITICORP COLORADO SPRINGS SAVINGS & INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

CHARLES H. JOHNSON, PRESIDENT; KENT L. ASHTON, VICE-PRESIDENT/CASHIER; JAMES T. RAYBURN, VICE-PRESIDENT/SECRETARY; JOHN F. STERLING, JR., WILLIAMS E. WINGATE, JR., VICE-PRESIDENTS; LEONARD W. GROSS, ASSISTANT TREASURER

DIRECTORS-

KENT L. ASHTON, CHARLES H. JOHNSON, JAMES T. RAYBURN, JOHN F. STERLING, JR., ROBERT J. WELSH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,581,436
2.	U.S. TREASURY SECURITIES		1,015,338
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	35,894,648	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	373,867	
	C. LOANS, NET		35,520,781
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		17,188
11.	FURNITURE AND FIXTURES, NET		75,906
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		340,958
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		38,551,607

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		47,794
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,399,292
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		466,137
22.	REGULAR CERTIFICATES OF DEPOSIT		12,938,957
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		25,701
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		14,877,881
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,399,292	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	13,430,795	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		17,154,524
31.	OTHER LIABILITIES		1,088,304
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		33,120,709
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		2,000,000
37.	UNDIVIDED PROFITS		2,930,898
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		5,430,898
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		38,551,607

ORGANIZED 1964 NO. 044

COLORADO SPRINGS SECURITY PACIFIC INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

KENNETH H. PROCTOR, PRESIDENT; TIMOTHY P. DEVLIN, VICE-PRESIDENT; RICHARD P. MCMANUS, VICE-PRESIDENT/SECRETARY; CLAUDIA CHAN-SHAFFER, VICE-PRESIDENT/CONTROLLER; HAROLD OWENS, CARL F. DETWEILER, TERRY POLLMAN, CHARLES G. DAHL, VICE-PRESIDENTS

DIRECTORS-

KENNETH H. PROCTOR, TIMOTHY P. DEVLIN, RICHARD P. MCMANUS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,300
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,818,115	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	84,937	
	C. LOANS, NET		2,733,178
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		8,561
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		33,022
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,776,061

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		1,382,261
31.	OTHER LIABILITIES		91,322
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,473,583
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		800,000
37.	UNDIVIDED PROFITS		302,478
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,302,478
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,776,061

ORGANIZED 1958

NO. 024

COLORADO SPRINGS U. S. INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

KEITH H. MILES, PRESIDENT; BRUNO ELARI, SR. VICE-PRESIDENT; JIM MCCAY, VICE-PRESIDENT; R. C. DICKIE, SR. VICE-PRESIDENT; T. C. MCCAMEY, SECRETARY; T. DALRYMPLE, ASSISTANT SECRETARY; EVAN N. HALE, TREASURER

DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		181,015
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,612,616	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	41,443	
	C. LOANS, NET		2,571,173
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		3,998
11.	FURNITURE AND FIXTURES, NET		38,331
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		24,269
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,818,786

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		10,039
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		925,308
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		288,776
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		3,239
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,227,362
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	925,306	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	292,015	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		473,253
31.	OTHER LIABILITIES		19,481
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,720,096
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		500,000
37.	UNDIVIDED PROFITS		98,690
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,098,690
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,818,786

ORGANIZED 1979 NO. 110

FIRST COMMUNITY INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

MIKE M. PAPPAS, CHIEF EXECUTIVE OFFICER; JAMES A. BARE, PRESIDENT; WAYNE L. EVANS, EXECUTIVE VICE-PRESIDENT; L. VANE CARROLL, EUGENE C. CALL, SR. VICE-PRESIDENTS; GARY M. SMITH, SECRETARY/SR. VICE-PRESIDENT; GEORGE J. ABBRUSCATO, EUGENE J. CURTIS, VICE-PRESIDENTS; BRUCE F. ANTENBERG, VICE-PRESIDENT/TREASURER/CASHIER; DON D. POLEMEO, VICE-PRESIDENT/MANAGER/SECURITY OFFICER; RENEE B. NOACK, CONTROLLER; MICHELLE A. PIVAR, ASSISTANT VICE-PRESIDENT/ASSISTANT SECRETARY

DIRECTORS-

STEPHAN F. ADAMS, JAMES A. BARE, EUGENE C. CALL, L. VANE CARROLL, JR., CARL F. GEUTHER, MIKE M. PAPPAS, GARY M. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,725,956
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	7,852,726	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	88,530	
	C. LOANS, NET		7,764,196
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		21,184
11.	FURNITURE AND FIXTURES, NET		14,784
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		133,734
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		269,829
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		9,92[illegible]683

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		59,794
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		3,163,944
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		1,285,719
22.	REGULAR CERTIFICATES OF DEPOSIT		4,101,332
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		79,678
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		8,690,467
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-20)	3,163,944	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	5,466,729	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		137,719
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		8,828,186
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		610,000
37.	UNDIVIDED PROFITS		291,497
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,101,497
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		9,929,683

ORGANIZED 1976 NO. 088

LIBERTY INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

H. C. GERBER, PRESIDENT/CHAIRMAN OF BOARD; WILLIAM E. SESSIONS, SR. VICE-PRESIDENT; LONNIE L. GERBER, VICE-PRESIDENT; L. LORINE WADE, SECRETARY; MARIE H. ERCINAS, TREASURER

DIRECTORS-

MARIE H. ERCINAS, H. C. GERBER, LONNIE L. GERBER, LURLINE A. GERBER, WILLIAM E. SESSIONS, L. LORINE WADE

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,443,219
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		75,000
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,089,203	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	46,528	
	C. LOANS, NET		3,042,675
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		10,458
11.	FURNITURE AND FIXTURES, NET		14,524
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		47,970
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		71,744
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,705,590

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		649,192
18.	NOW ACCOUNTS		591,238
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		197,092
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		242,835
22.	REGULAR CERTIFICATES OF DEPOSIT		2,320,761
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		86,149
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		4,087,267
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	788,330	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,649,745	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		14,651
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		4,101,918
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		300,000
37.	UNDIVIDED PROFITS		103,672
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		603,672
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		4,705,590

ORGANIZED 1972 NO. 064

SPRINGS SUNAMERICA INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

MILTON KATZ, PRESIDENT/DIRECTOR; JAMES F. CLINE, MORTON H. MANDEL, GLENN W. PERKINS, VICE-PRESIDENTS; LEONARD A. ZYCH, VICE-PRESIDENT/ DIRECTOR; JAMES E. WANNER, SECRETARY/DIRECTOR; KENNETH J. DACEK, CASHIER & TREASURER; ROBERT J. KAPITAN, YOLANDA A. LIOTTA, ASSISTANT SECRETARIES CHARLES D. ARCHER, STEPHEN FAULKNER, ASSISTANT VICE-PRESIDENTS; DARLENE H. KLEIN, ASSISTANT CASHIER

DIRECTORS-

MILTON KATZ, JAMES E. WANNER, LEONARD A. ZYCH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		8,039
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		50,781
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	10,361,104	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	108,105	
	C. LOANS, NET		10,252,999
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		9,517
11.	FURNITURE AND FIXTURES, NET		10,095
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		90,676
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		10,422,107

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		21,254
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		40,000
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		1,589
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		1,784
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		64,627
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	40,000	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	3,373	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		8,640,524
31.	OTHER LIABILITIES		16,409
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		8,721,560
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		835,000
37.	UNDIVIDED PROFITS		365,547
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,700,547
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		10,422,107

ORGANIZED 1967

NO. 019

BASIN INDUSTRIAL BANK
CORTEZ

OFFICERS-

FRANCIS STOCKDALE, PRESIDENT; JACK HAWKINS, CHAIRMAN OF BOARD; CHARLES E. STOCKDALE, EXECUTIVE VICE-PRESIDENT; VENITA HILL, SECRETARY/TREASURER

DIRECTORS-

GEORGE R. BUCK, JR., JACK HAWKINS, G. W. MCCUTCHEON, FRANCIS STOCKDALE, CHARLES E. STOCKDALE

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		457,861
2.	U.S. TREASURY SECURITIES		440,000
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		15,000
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,513,184	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	24,864	
	C. LOANS, NET		1,488,320
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		4,059
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		8,573
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,413,813

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		415,326
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		224,521
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		176,426
22.	REGULAR CERTIFICATES OF DEPOSIT		1,373,499
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,189,772
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	224,521	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,549,925	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		3,633
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,193,405
33.	SUBORDINATED NOTES AND DEBENTURES		15,000

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		45,020
37.	UNDIVIDED PROFITS		60,388
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		205,408
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,413,813

ORGANIZED 1959 NO. 031

AVCO CRAIG INDUSTRIAL BANK
CRAIG

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL, JR., ASST. VICE-PRESIDENT; ROBERT B. MITTLER, VICE-PRESIDENT & CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, JAMES A. POTTER, HERBERT A. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		25,248
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		50,070
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,420,253	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	55,780	
	C. LOANS, NET		1,364,473
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		3,932
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		408
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,444,131

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		111,274
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		159,243
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		173,060
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		2,812
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		446,389
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-20)	159,243	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	175,872	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		574,146
31.	OTHER LIABILITIES		63,745
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,084,280
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		151,030
37.	UNDIVIDED PROFITS		108,821
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		359,851
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		1,444,131

ORGANIZED 1917 NO. 002

AVCO COLORADO INDUSTRIAL BANK
DENVER

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL JR., ASSISTANT VICE-PRESIDENT; ROBERT B. MITTLER, VICE-PRESIDENT & CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, HENRY J. COLL, JR., GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		29,578
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		176,607
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,896,356	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	101,714	
	C. LOANS, NET		2,794,642
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		25,514
11.	FURNITURE AND FIXTURES, NET		19,690
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		26,652
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,072,683

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		430,367
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		186,684
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		474
22.	REGULAR CERTIFICATES OF DEPOSIT		328,805
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		3,505
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		949,835
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	186,684	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	332,310	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		937,431
31.	OTHER LIABILITIES		123,511
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,010,777
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		300,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		320,233
37.	UNDIVIDED PROFITS		441,673
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,061,906
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,072,683

ORGANIZED 1963 NO. 041

AVCO EAST DENVER INDUSTRIAL BANK
DENVER

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENT; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL, JR., ASSISTANT VICE-PRESIDENT; ROBERT B. MITTLER, VICE-PRESIDENT/CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, JAMES A. POTTER, HERBERT F. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		393,461
2.	U.S. TREASURY SECURITIES		9,821
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		12,857
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	74,271	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	745	
	C. LOANS, NET		73,526
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		4,430
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		3,748
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		497,843

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		24,162
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		36,707
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		200
22.	REGULAR CERTIFICATES OF DEPOSIT		131,281
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		2,264
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		194,614
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	36,707	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	133,745	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		6,136
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		200,750
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		40,000
37.	UNDIVIDED PROFITS		57,093
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		297,093
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		497,843

ORGANIZED 1949 NO. 007

AVCO INDUSTRIAL BANK
DENVER

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES, GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL, JR., ASSISTANT VICE-PRESIDENT; ROBERT B. MITTLER, VICE-PRESIDENT/CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, JAMES A. POTTER, HERBERT F. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		4,559
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		20,784
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,738,173	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	62,571	
	C. LOANS, NET		1,675,602
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		9,127
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		2,255
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,712,327

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		19,445
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		86,533
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		29,306
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		592
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		135,876
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	86,533	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	29,898	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		1,036,536
31.	OTHER LIABILITIES		110,769
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,283,181
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		128,592
37.	UNDIVIDED PROFITS		200,554
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		429,146
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		1,712,327

ORGANIZED 1980

NO. 132

BANCAMERICA INDUSTRIAL BANK
DENVER

OFFICERS-

E. F. RABENOLD, VICE CHAIRMAN; D. A. MCCOY, PRESIDENT; L. G. CONNORS, P. G. HOBSON, SR. VICE-PRESIDENTS; B. W. HANSEN, VICE-PRESIDENT; JERRY GUTIERREZ, VICE-PRESIDENT/MANAGER; R. T. CARLIN, VICE-PRESIDENT; G. J. GIAMALIS, ASSISTANT VICE-PRESIDENT; C J EBY, SECRETARY;

DIRECTORS-

W. J. FENZA, D. A. MCCOY, M. N. PARKS, E. F. RABENOLD

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		154,235
2.	U.S. TREASURY SECURITIES		476,041
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	9,990,565	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	103,256	
	C. LOANS, NET		9,887,309
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		90,126
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		615,132
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		11,222,843

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		210,664
18.	NOW ACCOUNTS		191
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,007,529
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		1,963,975
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		79,741
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,262,100
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,007,720	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,963,975	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		5,008,312
31.	OTHER LIABILITIES		1,141,686
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		9,412,098
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		1,183,517
37.	UNDIVIDED PROFITS		427,228
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,810,745
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		11,222,843

ORGANIZED 1963 NO. 036

BENEFICIAL INDUSTRIAL BANK
DENVER

OFFICERS-

WAYNE B. HINSON, CHAIRMAN OF BOARD; ROBERT M. SEED, PRESIDENT; ELIZABETH A. DAWSON, VICE-PRESIDENT/TREASURER; DEBORAH E. TUXWARD, VICE-PRESIDENT & SECRETARY; JANICE L. LEWIS, VICE-PRESIDENT/ASSISTANT TREASURER; NANCY A. WITKOWSKI, VICE-PRESIDENT/ASSISTANT SECRETARY

DIRECTORS-

ELIZABETH A. DAWSON, WAYNE B. HINSON, ALLYN L. GEER, ROBERT M. SEED, DEBORAH E. TUXWARD

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		320,695
2.	U.S. TREASURY SECURITIES		578,973
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	5,522,616	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	93,238	
	C. LOANS, NET		5,429,378
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		11,618
11.	FURNITURE AND FIXTURES, NET		18,658
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		117,875
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		6,477,197

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		72,060
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		71,323
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		4,525,000
25.	ACCRUED INTEREST ON ALL DEPOSITS		29,624
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		4,698,007
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	4,625,947	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		245,714
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		4,943,721
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		675,000
37.	UNDIVIDED PROFITS		358,476
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,533,476
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		6,477,197

ORGANIZED 1959 NO. 026

BROADWAY MANUFACTURES HANOVER INDUSTRIAL BANK
DENVER

OFFICERS-

JEFFREY T. RAST, PRESIDENT; THOMAS M. RYAN, SR. VICE-PRESIDENT/CASHIER DOUGLAS C. SPRINGSTEEL, VICE-PRESIDENT; STEPHEN P. KILLOUGH, SR. VICE-PRESIDENT/SECRETARY; RUTH L. FALBE, VICE-PRESIDENT/ASSISTANT SECRETARY REGIS J. FOCHLER, VICE-PRESIDENT

DIRECTORS-

JEFFREY T. RAST, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH, WILLIAM T. MCGOWAN, JOHN P. NEARY, THOMAS N. RYAN, EDWARD W. MAY

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		803,142
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		74,908
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		5,000
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	16,433,772	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	164,502	
	C. LOANS, NET		16,269,270
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		5,472
11.	FURNITURE AND FIXTURES, NET		19,746
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		66,204
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		17,243,742

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		202,266
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,340,053
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		291,965
22.	REGULAR CERTIFICATES OF DEPOSIT		3,465,773
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		63,769
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		5,363,826
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,340,053	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	3,821,507	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		7,108,204
31.	OTHER LIABILITIES		1,513,357
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		13,985,387
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		250,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		1,250,000
37.	UNDIVIDED PROFITS		1,758,355
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		3,258,355
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		17,243,742

ORGANIZED 1981 NO. 149

CHASE MANHATTAN INDUSTRIAL BANK
DENVER

OFFICERS-

BARRY C. WESTERLAND, PRESIDENT; TIMOTHY MCGINNIS, VICE-PRESIDENT/CHAIRMAN OF BOARD; MICHAEL E. CARLSON, SECRETARY; WILLIAM DUFFY, TREASURER; PETER J. HUMPHREYS, VICE-PRESIDENT/ASSISTANT SECRETARY; MARTHA A. HOLYFIELD, MARY BELL, ASSISTANT TREASURERS;

DIRECTORS-

WILLIAM DUFFY, TIMOTHY MCGINNIS, BARRY C. WESTERLAND

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		588,234
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	57,930,814	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	584,000	
	C. LOANS, NET		57,346,814
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		17,099
11.	FURNITURE AND FIXTURES, NET		46,852
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		3,000
15.	OTHER ASSETS		854,755
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		58,856,754

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		25,365
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		298,000
25.	ACCRUED INTEREST ON ALL DEPOSITS		19,478
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		342,843
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	317,478	
27.	EXCESS FUNDS PURCHASED		48,091,157
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		330,812
31.	OTHER LIABILITIES		1,454,212
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		50,219,024
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		6,500,000
37.	UNDIVIDED PROFITS		1,637,730
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		8,637,730
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		58,856,754

ORGANIZED 1957 NO. 020

CHAVES INDUSTRIAL BANK
DENVER

OFFICERS-

CHRISTINE GROSSMAN, PRESIDENT; STACEY BENTSON, CORPORATE SECRETARY/TREASURER; KATHLEEN CHAVES, FIRST VICE-PRESIDENT/SECRETARY

DIRECTORS-

RICHARD CHAVES, BARBARA KUBAN ROBB, CHRISTINE GROSSMAN

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,249,892
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		325,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	6,353,056	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	61,649	
	C. LOANS, NET		6,291,407
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		19,643
11.	FURNITURE AND FIXTURES, NET		93,541
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		202,550
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		541,042
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		8,723,075

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		590
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		7,805,019
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		429,925
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		8,235,534
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	8,234,944	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		40,471
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		8,276,005
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	300,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	240,000
37.	UNDIVIDED PROFITS	92,930-
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	447,070
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	8,723,075

ORGANIZED 1982 NO. 153

CITICORP DENVER SAVINGS & INDUSTRIAL BANK
DENVER

OFFICERS-

CHARLES H. JOHNSON, PRESIDENT; KENT L. ASHTON, VICE-PRESIDENT/CASHIER; JAMES RAYBURN, VICE-PRESIDENT/SECRETARY; JOHN F. STERLING, JR., VICE-PRESIDENT; WILLIAM E. WINGATE, JR., VICE-PRESIDENT; LEONARD W. GROSS, ASSISTANT TREASURER

DIRECTORS-

KENT L. ASHTON, CHARLES H. JOHNSON, JAMES T. RAYBURN, JOHN F. STERLING, JR., ROBERT J. WELSH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		3,763,838
2.	U.S. TREASURY SECURITIES		1,015,339
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	14,927,621	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	155,582	
	C. LOANS, NET		14,772,039
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		26,845
11.	FURNITURE AND FIXTURES, NET		47,341
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		164,986
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		19,790,388

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		38,685
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,794,861
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		859,708
22.	REGULAR CERTIFICATES OF DEPOSIT		13,001,271
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		32,177
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		15,726,702
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,794,861	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	13,893,156	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		441,133
31.	OTHER LIABILITIES		236,827
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		16,404,662
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		2,000,000
37.	UNDIVIDED PROFITS		885,726
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		3,385,726
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		19,790,388

ORGANIZED 1940 NO. 003

COMMERCIAL CREDIT INDUSTRIAL BANK
DENVER

OFFICERS-

THOMAS MULDOWNEY, PRESIDENT; JAMES MCINTIRE, ROBERT VOSS, EDWARD QUESENBERRRY, LEO BREWER, VICE PRESIDENTS; SHEILA NATHANSON, SECRETARY; RZECZKOWSKI, TREASURER

DIRECTORS-

JAMES MULLINS, GERALD PETERSON, RAYMOND TERHOST

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		100,760
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	6,429,166	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	84,925	
	C. LOANS, NET		6,344,241
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		10,736
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		60,716
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		6,516,453

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		222,598
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		59,025
22.	REGULAR CERTIFICATES OF DEPOSIT		228,401
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		2,015
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		512,039
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	289,441	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		4,431,439
31.	OTHER LIABILITIES		631,447
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		5,574,925
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	100,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	563,625
37.	UNDIVIDED PROFITS	277,903
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	941,528
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	6,516,453

ORGANIZED 1955 NO. 023

COMMERCIAL INDUSTRIAL BANK
DENVER

OFFICERS-

WENDELL L. DIXON, PRESIDENT; LOUIS DURFEE, GARY E. COTTRELL, GEORGE R. WOODRUFF, ROSSITER A. ARMSTRONG, FRED KOHLRUSS, JAMES A. RICHARDS, JOHN BOLGER, TROY GOODWIN, JOSEPH L. HENRY, GAYLORD E. FRANCIS, DAVID C. SEELEY, OWEN M. HAMILTON, JOSEPH P. TIMPONE, DAVID M. LACKEY, ROBERT R. PATTON, JAMES S. SNYDER, DONALD C. BRYERS, GEORGE M. LINDSTROM, TIMOTHY A. TEMPLE, VICE-PRESIDENTS; LYSLE ABBOTT, SECRETARY; THOMAS P. GULLEY, WILLIAM A. ROTZIEN, ASSISTANT SECRETARIES; JAMES E. ROBINSON, TREASURER; ROBERT P. PLUMMER, ASSISTANT TREASURER; ARTHUR D. HOLLEY, CASHIER

DIRECTORS-

WENDELL L. DIXON, LOUIS DURFEE, LYSLE ABBOTT, GAYLORD E. FRANCIS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		500
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,724,417	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	97,821	
	C. LOANS, NET		3,626,596
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		1,587
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		160,482
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		7,414
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,796,579

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS	
18.	NOW ACCOUNTS	
19.	PAYABLE THRU DRAFT ACCOUNTS	
20.	MONEY MARKET ACCOUNTS	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)	
22.	REGULAR CERTIFICATES OF DEPOSIT	
23.	BROKERED DEPOSITS	
24.	OTHER TIME DEPOSITS	
25.	ACCRUED INTEREST ON ALL DEPOSITS	
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)	
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	
27.	EXCESS FUNDS PURCHASED	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
	B. OTHER LIABILITIES FOR BORROWED MONEY	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	46,564
30.	BILLS PAYABLE TO PARENT COMPANY	1,060,177
31.	OTHER LIABILITIES	16,790
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)	1,123,531
33.	SUBORDINATED NOTES AND DEBENTURES	

EQUITY CAPITAL:

34.	COMMON STOCK	500,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	1,000,000
37.	UNDIVIDED PROFITS	1,173,048
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	2,673,048
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	3,796,579

ORGANIZED 1968 NO. 059

CREDITHRIFT INDUSTRIAL BANK
DENVER

OFFICERS-

WENDELL L. DIXON, PRESIDENT; LOUIS DURFEE, GARY E. COTTRELL, GEORGE R. WOODRUFF, ROSSITER A. ARMSTRONG, FRED KOHLRUSS, JAMES A. RICHARDS, JOHN BOLGER, TROY GOODWIN, JOSEPH L. HENRY, GAYLORD E. FRANCIS, DAVID C. SEELEY, OWEN M. HAMILTON, JOSEPH P. TIMPONE, DAVID M. LACKEY, ROBERT R. PATTON, JAMES S. SNYDER, DONALD C. BRYERS, GEORGE M. LINDSTROM, TIMOTHY TEMPLE, VICE-PRESIDENTS; LYSLE I. ABBOTT, SECRETARY; THOMAS P. GULLEY, WILLIAM A. ROTZIEN, ASSISTANT SECRETARIES; JAMES E. ROBINSON, TREASURER; ROBERT P. PLUMMER, ASSISTANT TREASURER; ARTHUR D. HOLLEY, CASHIER

DIRECTORS-

WENDELL L. DIXON, LOUIS DURFEE, LYSLE ABBOTT, GAYLORD E. FRANCIS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		500
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,316,750	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	87,116	
	C. LOANS, NET		3,229,634
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		6,681
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		12,617
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,249,432

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		1,119,633
31.	OTHER LIABILITIES		26,359
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,145,992
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		800,000
37.	UNDIVIDED PROFITS		1,103,440
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		2,103,440
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,249,432

ORGANIZED 1951 NO. 012

DENVER MANUFACTURES HANOVER INDUSTRIAL BANK
DENVER

OFFICERS-

JEFFREY T. RAST, PRESIDENT; THOMAS M. RYAN, SR. VICE-PRESIDENT/CASHIER DOUGLAS C. SPRINGSTEEL, VICE-PRESIDENT; STEPHEN P. KILLOUGH, SR. VICE-PRESIDENT/SECRETARY; RUTH L. FALBE, VICE-PRESIDENT/ASSISTANT SECRETARY; REGIS J. FOCHLER, VICE-PRESIDENT

DIRECTORS-

JEFFREY T. RAST, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH, WILLIAM T. MCGOWAN, JOHN P. NEARY, THOMAS M. RYAN, EDWARD W. MAY

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		831,511
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		68,400
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	9,739,782	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	97,633	
	C. LOANS, NET		9,642,149
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		15,964
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		68,389
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		10,626,413

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		186,790
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,598,194
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		97,145
22.	REGULAR CERTIFICATES OF DEPOSIT		3,119,288
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		43,699
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		5,045,116
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,598,194	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	3,260,132	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		626,950
31.	OTHER LIABILITIES		1,198,266
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		6,870,332
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	100,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	2,400,000
37.	UNDIVIDED PROFITS	1,256,081
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	3,756,081
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	10,626,413

ORGANIZED 1959 NO. 030

DENVER SUNAMERICA INDUSTRIAL BANK
DENVER

OFFICERS-

MILTON KATZ, PRESIDENT/DIRECTOR; JAMES F. CLINE, MORTON H. MANDEL, GLENN W. PERKINS, VICE-PRESIDENTS; LEONARD A. ZYCH, VICE-PRESIDENT/DIRECTOR; JAMES E. WANNER, SECRETARY/DIRECTOR; KENNETH J. DACEK, CASHIER/TREASURER ROBERT J. KAPITAN, YOLANDA A. LIOTTA, ASSISTANT SECRETARIES; CHARLES D. ARCHER, RAYMOND A. MUNNINGS, ASSISTANT VICE-PRESIDENTS; DONNA J. ROLNICKI, ASSISTANT CASHIER

DIRECTORS-

MILTON KATZ, JAMES E. WANNER, LEONARD A. ZYCH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		16,765
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		50,853
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	13,417,643	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	153,199	
	C. LOANS, NET		13,264,444
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		5,429
11.	FURNITURE AND FIXTURES, NET		13,533
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		117,443
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		13,468,467

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		62,722
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		192,012
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		101,157
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		8,311
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		364,202
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	192,012	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	109,468	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		11,336,590
31.	OTHER LIABILITIES		18,273
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		11,719,065
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	500,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	835,000
37.	UNDIVIDED PROFITS	414,402
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,749,402
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	13,468,467

ORGANIZED 1975 NO. 081

FIRSTMARK CHERRY CREEK INDUSTRIAL BANK
DENVER

OFFICERS-

T.D. PROVANCE, PRESIDENT & CHAIRMAN; ROGER D. DRILL, JOHN M. PINE, LEONARD ROCHWARGER, W.F. SMITH, VICE-PRESIDENTS; G.B.P. WARD, JR., SECRETARY; A.G. DECECCO, VICE-PRESIDENT & ASSISTANT SECRETARY; L. OVERSON, VICE-PRESIDENT

DIRECTORS-

JOHN M. PINE, W. F. SMITH, T.D. PROVANCE, R.E. DRILL, H.A. WOLTZEN, JR. G.B.P. WARD, JR.

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		564,079
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	4,086,395	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	43,742	
	C. LOANS, NET		4,042,653
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		2,086
11.	FURNITURE AND FIXTURES, NET		15,142
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		51,677
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,675,637

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		28,702
18.	NOW ACCOUNTS		34,113
19.	PAYABLE THRU DRAFT ACCOUNTS		44,741
20.	MONEY MARKET ACCOUNTS		839,376
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		9,918
22.	REGULAR CERTIFICATES OF DEPOSIT		2,122,925
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		92,096
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,171,871
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	918,230	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,224,939	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		300,000
31.	OTHER LIABILITIES		16,243
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,488,114
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	200,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	800,000
37.	UNDIVIDED PROFITS	187,523
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,187,523
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	4,675,637

ORGANIZED 1963

NO. 039

MANUFACTURERS HANOVER INDUSTRIAL BANK
DENVER

OFFICERS-

JEFFREY T. RAST, PRESIDENT; THOMAS M. RYAN, SR. VICE-PRESIDENT/CASHIER DOUGLAS C. SPRINGSTEEL, VICE-PRESIDENT; STEPHEN P. KILLOUGH, SR. VICE-PRESIDENT/SECRETARY; RUTH L. FALBE, VICE-PRESIDENT/ASSISTANT SECRETARY; REGIS J. FOCHLER, VICE-PRESIDENT

DIRECTORS-

JEFFREY T. RAST, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH, WILLIAM T. MCGOWAN, JOHN P. NEARY, THOMAS M. RYAN, EDWARD W. MAY

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		838,364
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		184,681
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	10,211,344	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	102,216	
	C. LOANS, NET		10,109,128
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		26,559
11.	FURNITURE AND FIXTURES, NET		16,346
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		72,874
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		11,247,952

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		196,150
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		2,255,218
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		254,762
22.	REGULAR CERTIFICATES OF DEPOSIT		3,751,363
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		43,067
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		6,500,560
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	2,255,218	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	4,049,192	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		933,751
31.	OTHER LIABILITIES		1,160,712
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		8,595,023
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		300,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		1,200,000
37.	UNDIVIDED PROFITS		1,152,929
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		2,652,929
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		11,247,952

ORGANIZED 1959

NO. 027

METROPOLITAN INDUSTRIAL BANK
DENVER

OFFICERS-

VICTOR LEDERMAN, PRESIDENT; DANNI LEDERMAN, VICE-PRESIDENT/SECRETARY; HARLAN RAY, TREASURER, CHARLES CARVER, VICE-PRESIDENT/LENDING;

DIRECTORS-

MICHAEL BRUNSCHWIG, ISSAC KAISER, DANNI LEDERMAN, VICTOR LEDERMAN, HARLAN RAY,

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		3,905,000
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		31,000
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	10,749,000	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	107,000	
	C. LOANS, NET		10,642,000
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		277,000
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		342,000
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		452,000
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		15,649,000

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		651,000
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,174,000
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		1,177,000
22.	REGULAR CERTIFICATES OF DEPOSIT		10,978,000
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		185,000
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		14,165,000
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,174,000	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	12,340,000	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		101,000
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		43,000
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		259,000
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		14,568,000
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		528,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		322,000
37.	UNDIVIDED PROFITS		231,000
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,081,000
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		15,649,000

ORGANIZED 1973 NO. 069

NORTH DENVER 1ST INDUSTRIAL BANK
DENVER

OFFICERS-

W. HAROLD DOBSON, CHAIRMAN OF BOARD/PRESIDENT; JAMES S. C. VAN SICKLE, VICE-PRESIDENT; HARRIS H. SIMMONS, TREASURER; B. LYNNE MURRAY, SECRETARY HARRIS H. SIMMONS, ASSISTANT SECRETARY

DIRECTORS-

W. HAROLD DOBSON, CLIFFORD E. KATALIN, JAMES S. C. VANSICKLE, HARRIS H. SIMMONS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		71,860
2.	U.S. TREASURY SECURITIES		212,064
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,554,838	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	45,856	
	C. LOANS, NET		3,508,982
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		29-
11.	FURNITURE AND FIXTURES, NET		3,492
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		619
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		63,971
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,860,959

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		50,137
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		599,805
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		121,010
22.	REGULAR CERTIFICATES OF DEPOSIT		884,162
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		16,738
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,671,852
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	599,805	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,021,910	
27.	EXCESS FUNDS PURCHASED		1,649,000
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		81,930
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,402,782
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		100,000
37.	UNDIVIDED PROFITS		158,177
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		458,177
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,860,959

ORGANIZED 1969 NO. 029

PARK SUNAMERICA INDUSTRIAL BANK
DENVER

OFFICERS-

MILTON KATZ, PRESIDENT/DIRECTOR; JAMES F. CLINE, MORTON H. MANDEL, GLENN W. PERKINS, VICE-PRESIDENTS; LEONARD A. ZYCH, VICE-PRESIDENT/ DIRECTOR; JAMES E. WANNER, SECRETARY/DIRECTOR; KENNETH J. DACEK, CASHIER & TREASURER; ROBERT J. KAPITAN, YOLANDA A. LIOTTA, ASSISTANT SECRETARIES CHARLES D. ARCHER, JOSEPHINE PERRY, ASSISTANT VICE-PRESIDENTS; CHARLES S. MEYER, ASSISTANT CASHIER

DIRECTORS-

KATZ MILTON, JAMES E. WANNER, LEONARD A. ZYCH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		15,423
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		50,146
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	21,730,174	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	236,954	
	C. LOANS, NET		21,493,220
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		1,080
11.	FURNITURE AND FIXTURES, NET		20,993
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		211,275
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		21,792,137

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		26,531
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		70,000
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		95,083
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		4,352
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		195,966
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	70,000	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	99,435	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		19,653,529
31.	OTHER LIABILITIES		27,306
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		19,876,801
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	500,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	835,000
37.	UNDIVIDED PROFITS	580,336
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,915,336
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	21,792,137

ORGANIZED 1980 NO. 116

RESOURCES INDUSTRIAL BANK
DENVER

OFFICERS-

RICHARD P. HEBNER, PRESIDENT; DAVID C. MANN, SR. VICE-PRESIDENT;
M. KATHALYNN HARDISTY, VICE-PRESIDENT/CASHIER;
ARTHUR J. FLEMMING, LOAN OFFICER; STEPHEN GOLDSMITH, CHAIRMAN OF BOARD

DIRECTORS-

ARTHUR H. GOLDBERG, STEPHEN GOLDSMITH, RICHARD P. HEBNER, GERARD M. LAVIN, STEPHEN SIMMS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,087,166
2.	U.S. TREASURY SECURITIES		2,508,320
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		7,540,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	13,328,250	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	139,862	
	C. LOANS, NET		13,188,388
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		29,666
11.	FURNITURE AND FIXTURES, NET		64,981
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		37,450
15.	OTHER ASSETS		380,486
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		24,836,457

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		268,045
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		5,054,965
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		76,891
22.	REGULAR CERTIFICATES OF DEPOSIT		2,588,257
23.	BROKERED DEPOSITS		12,885,424
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		368,917
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		21,242,499
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	5,054,965	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	15,919,489	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		318
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		56,411
31.	OTHER LIABILITIES		123,055
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		21,422,283
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		1,050,000
37.	UNDIVIDED PROFITS		2,164,174
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		3,414,174
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		24,836,457

ORGANIZED 1958 NO. 025

ROCKY MOUNTAIN 1ST INDUSTRIAL BANK
DENVER

OFFICERS-

CLIFFORD E. KATALIN, PRESIDENT; DANIEL O. KELLER, EXECUTIVE VICE-PRESIDENT; B. LYNNE MURRAY, SECRETARY; HARRIS SIMMONS, TREASURER

DIRECTORS-

HAROLD W. DOBSON, CLIFFORD O. KATALIN, DANIEL O. KELLER, HARRIS SIMMONS, DALE WESTERGARD

DECEMBER 31, 1985

	ASSETS:		
1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		796,360
2.	U.S. TREASURY SECURITIES		2,114,908
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		959,038
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		12,000
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	13,298,956	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	159,797	
	C. LOANS, NET		13,139,159
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		21,452
11.	FURNITURE AND FIXTURES, NET		28,244
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		85,679
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		223,665
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		17,380,505
	LIABILITIES:		
17.	REGULAR PASSBOOK SAVINGS		3,333,074
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		1,025,999
22.	REGULAR CERTIFICATES OF DEPOSIT		11,445,545
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		222,640
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		16,027,258
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	12,694,184	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		128,324
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		16,155,582
33.	SUBORDINATED NOTES AND DEBENTURES		
	EQUITY CAPITAL:		
34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		200,000
37.	UNDIVIDED PROFITS		824,923
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,224,923
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		17,380,505

ORGANIZED 1951 NO. 009

SECURITY INDUSTRIAL BANK
DENVER

OFFICERS-

MIKE M. PAPPAS, CHIEF EXEC. OFFICER; JAMES A. BARE, PRESIDENT/CHIEF OPERATING OFFICER; WAYNE L. EVANS, EXECUTIVE VICE-PRESIDENT; L. VANE CARROLL, JR., EUGENE C. CALL, SR. VICE-PRESIDENTS; GARY M. SMITH, SR. VICE-PRESIDENT/SECRETARY; GEORGE J. ABBRUSCATO, VICE-PRESIDENT/CONTROLLER; BRUCE F. ANTENBERG, VICE-PRESIDENT/TREASURER/CASHIER; CARL A SOLDAN, VICE-PRESIDENT/GENERAL MANAGER; ALAN W. RAU, ASST. VICE PRESIDENT; MICHELLE A. PIVAR, ASST. VICE-PRESIDENT/ASSISTANT SECRETARY; PEGGY H. KRAMER, ASSISTANT SECRETARY; SCOTT L. STANTON, JOHN R. ENGELHARDT, ASSISTANT TREASURERS

DIRECTORS-

JAMES A. BARE, CARL F. GEUTHER, MIKE M. PAPPAS, STEPHEN F. ADAMS, EUGENE C. CALL, L. VANE CARROLL, JR., GARY M. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		660,460
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	4,795,279	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	47,993	
	C. LOANS, NET		4,747,286
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		18,937
11.	FURNITURE AND FIXTURES, NET		10,082
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		29,523
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,466,288

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		45,829
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		926,505
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		61,468
22.	REGULAR CERTIFICATES OF DEPOSIT		2,977,801
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		71,745
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		4,083,348
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	926,505	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	3,111,014	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		17,663
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		4,101,011
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		600,000
37.	UNDIVIDED PROFITS		265,277
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,365,277
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		5,466,288

ORGANIZED 1964 NO. 043

SECURITY PACIFIC INDUSTRIAL BANK
DENVER

OFFICERS-

KENNETH H. PROCTOR, PRESIDENT; TIMOTHY P. DEVLIN, VICE-PRESIDENT; RICHARD P. MCMANUS, VICE-PRESIDENT/SECRETARY; CLAUDIA CHAN-SHAFER, VICE-PRESIDENT/CONTROLLER; HAROLD OWENS, CARL F. DETWEILER, CHARLES G. DAHL, VICE-PRESIDENT; ANNA HINDS, BANK MANAGER

DIRECTORS-

KENNETH H. PROCTOR, TIMOTHY P. DEVLIN, RICHARD P. MCMANUS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,100
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	4,594,831	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	141,095	
	C. LOANS, NET		4,453,736
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		7,925
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		46,073
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,509,834

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS	
18.	NOW ACCOUNTS	
19.	PAYABLE THRU DRAFT ACCOUNTS	
20.	MONEY MARKET ACCOUNTS	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)	
22.	REGULAR CERTIFICATES OF DEPOSIT	
23.	BROKERED DEPOSITS	
24.	OTHER TIME DEPOSITS	
25.	ACCRUED INTEREST ON ALL DEPOSITS	
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)	
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	
27.	EXCESS FUNDS PURCHASED	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
	B. OTHER LIABILITIES FOR BORROWED MONEY	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	
30.	BILLS PAYABLE TO PARENT COMPANY	3,081,479
31.	OTHER LIABILITIES	88,390
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)	3,169,869
33.	SUBORDINATED NOTES AND DEBENTURES	

EQUITY CAPITAL:

34.	COMMON STOCK	200,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	550,000
37.	UNDIVIDED PROFITS	589,965
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,339,965
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	4,509,834

ORGANIZED 1981 NO. 139

FIRST SUMMIT INDUSTRIAL BANK
DILLON

OFFICERS-

BEN I. TAYLOR, PRESIDENT; ELIZABETH P. BASHANT, CASHIER

DIRECTORS-

ELIZABETH BASHANT, ELIOTT B. ROBERTSON, BEN I. TAYLOR, WINTON A. WINTER

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		485,444
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,543,824	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	15,510	
	C. LOANS, NET		1,528,314
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		1,832
11.	FURNITURE AND FIXTURES, NET		6,779
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		55,623
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		22,543
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,100,535

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		58,621
18.	NOW ACCOUNTS		165,269
19.	PAYABLE THRU DRAFT ACCOUNTS		328,381
20.	MONEY MARKET ACCOUNTS		591,515
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		641,827
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		35,008
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,820,621
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,085,165	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	676,835	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		75,850-
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,744,771
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		200,000
37.	UNDIVIDED PROFITS		55,764
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		355,764
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,100,535

ORGANIZED 1982 NO. 159

HOUSEHOLD DURANGO INDUSTRIAL BANK
DURANGO

OFFICERS-

MARIANNE F. VANRIEL, VICE-PRESIDENT

DIRECTORS-

MIKE HENTZE, MARIANNE VAN RIEL, MICHAEL D. WILLIAMS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		203,872
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,079,563	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	15,994	
	C. LOANS, NET		1,063,569
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		5,903
11.	FURNITURE AND FIXTURES, NET		19,591
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		140,000
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		22,201
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,455,136

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		72,657
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		289,889
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		96,866
22.	REGULAR CERTIFICATES OF DEPOSIT		745,739
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		13,944
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,219,095
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	289,889	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	856,549	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		7,043
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,226,138
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	100,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	100,000
37.	UNDIVIDED PROFITS	28,998
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	228,998
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	1,455,136

ORGANIZED 1981

NO. 133

COLORADO INDUSTRIAL BANK
EATON

OFFICERS-

WILLIAM A. BOWNESS, PRESIDENT; MELVIN D. SEVERSON, EXECUTIVE VICE-PRESIDENT; LINDA E. YOST, CASHIER; VELMA L. DILLON, VICE PRESIDENT

DIRECTORS-

CARL A. BENSON, LAVERNE E. BOWNESS, WILLIAM BOWNESS, VELMA L. DILLON, MELVIN D. SEVERSON, JOHN BOWNESS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		342,936
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		69,600
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		20,000
5.	OTHER BONDS, NOTES AND DEBENTURES		28,702
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		175,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	926,776	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	26,485	
	C. LOANS, NET		900,291
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		34,536
11.	FURNITURE AND FIXTURES, NET		20,764
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		159,586
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,751,415

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		182,363
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		214,545
20.	MONEY MARKET ACCOUNTS		263,884
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		51,239
22.	REGULAR CERTIFICATES OF DEPOSIT		767,124
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		15,630
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,494,785
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	478,429	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	833,993	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		8,409
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,503,194
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		125,000
37.	UNDIVIDED PROFITS		23,221
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		248,221
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		1,751,415

ORGANIZED 1950 NO. 008

AVCO ENGLEWOOD INDUSTRIAL BANK
ENGLEWOOD

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL, JR., ASSISTANT VICE-PRESIDENT; DONALD THOMAS, VICE-PRESIDENT/CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, HENRY J. COLL, JR., GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		32,739
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		25,178
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,198,165	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	121,396	
	C. LOANS, NET		3,076,769
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		506
11.	FURNITURE AND FIXTURES, NET		5,154
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		1,891
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,142,237

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		53,914
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		9,940
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		89,045
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		796
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		153,695
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	9,940	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	89,841	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		2,170,661
31.	OTHER LIABILITIES		142,829
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,467,185
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		400,000
37.	UNDIVIDED PROFITS		175,052
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		675,052
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,142,237

ORGANIZED 1980 NO. 129

AVCO SOUTHEAST INDUSTRIAL BANK
ENGLEWOOD

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW; VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; JAMES A. POTTER, ASSISTANT VICE-PRESIDENT; JUDITH A. DUNLEY, VICE-PRESIDENT/CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH, JAMES A. POTTER

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		8,120
2.	U.S. TREASURY SECURITIES		9,822
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,556,711	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	88,954	
	C. LOANS, NET		2,467,757
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		3,602
11.	FURNITURE AND FIXTURES, NET		10,345
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		47,605
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,547,251

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		20,782
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		65,502
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		3,119
22.	REGULAR CERTIFICATES OF DEPOSIT		
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		145
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		89,548
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	65,582	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	3,264	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		1,385,338
31.	OTHER LIABILITIES		173,357
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,648,243
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		550,000
37.	UNDIVIDED PROFITS		149,008
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		899,008
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,547,251

ORGANIZED 1982 NO. 155

CITICORP ENGLEWOOD SAVINGS & INDUSTRIAL BANK
ENGLEWOOD

OFFICERS-

CHARLES H. JOHNSON, PRESIDENT; KENT L. ASHTON, VICE-PRESIDENT/CASHIER; JAMES T. RAYBURN, VICE-PRESIDENT/SECRETARY; JOHN F. STERLING, JR., WILLIAM E. WINGATE, JR., VICE-PRESIDENTS; LEONARD W. GROSS, ASSISTANT TREASURER

DIRECTORS-

KENT L. ASHTON, CHARLES H. JOHNSON, JAMES T. RAYBURN, JOHN F. STERLING, JR., ROBERT J. WELSH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,963,875
2.	U.S. TREASURY SECURITIES		1,015,338
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	21,425,431	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	229,926	
	C. LOANS, NET		21,195,505
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		65,259
11.	FURNITURE AND FIXTURES, NET		74,211
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		216,800
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		24,530,988

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		54,710
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,958,382
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		1,039,604
22.	REGULAR CERTIFICATES OF DEPOSIT		14,994,634
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		32,067
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		18,079,397
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,958,382	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	16,066,305	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		1,642,194
31.	OTHER LIABILITIES		601,747
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		20,323,338
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	500,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	2,000,000
37.	UNDIVIDED PROFITS	1,707,650
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	4,207,650
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	24,530,988

ORGANIZED 1980 NO. 119

GREENWOOD INDUSTRIAL BANK
ENGLEWOOD

OFFICERS-

ROBERT S. HART, PRESIDENT; LINDA S. WILSON, OFFICER; WILLIAM T. PATTIE, OFFICER

DIRECTORS-

ROBERT S. HART, CHARLES A. KING, LARRY R. MAGNUSON, GRADY FRANKLIN, MAPLES, THOMAS N. SCHEFFEL

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,321,936
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	5,332,137	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	54,243	
	C. LOANS, NET		5,277,894
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		7,344
11.	FURNITURE AND FIXTURES, NET		11,820
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		501,305
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		379,467
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		7,499,766

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		223,757
18.	NOW ACCOUNTS		381,183
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		2,288,240
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		713,106
22.	REGULAR CERTIFICATES OF DEPOSIT		3,376,536
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		74,886
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		7,057,708
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	2,669,423	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	4,164,528	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		103,424
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		7,161,132
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		185,000
37.	UNDIVIDED PROFITS		53,634
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		338,634
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		7,499,766

ORGANIZED 1924 NO. 004

LABOR FINANCE INDUSTRIAL BANK
ENGLEWOOD

OFFICERS-

GLEN B. CLARK, SR., CHAIRMAN OF BOARD, FRANK S. PETERSON, PRESIDENT; C. P. PARRISH, VICE-PRESIDENT; GLEN B. CLARK, JR., SECRETARY

DIRECTORS-

GLEN B. CLARK JR., GLEN B. CLARK SR., NICHOLAS J. MEAGHER, JR., FRANK S. PETERSON, C. P. PARRISH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS	180,000
2.	U.S. TREASURY SECURITIES	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS	
5.	OTHER BONDS, NOTES AND DEBENTURES	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK	
7.	EXCESS FUNDS SOLD	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	
	C. LOANS, NET	
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET	
11.	FURNITURE AND FIXTURES, NET	
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK	
15.	OTHER ASSETS	
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)	180,000

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS	
18.	NOW ACCOUNTS	
19.	PAYABLE THRU DRAFT ACCOUNTS	
20.	MONEY MARKET ACCOUNTS	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)	
22.	REGULAR CERTIFICATES OF DEPOSIT	
23.	BROKERED DEPOSITS	
24.	OTHER TIME DEPOSITS	
25.	ACCRUED INTEREST ON ALL DEPOSITS	
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)	
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	
27.	EXCESS FUNDS PURCHASED	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
	B. OTHER LIABILITIES FOR BORROWED MONEY	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	
30.	BILLS PAYABLE TO PARENT COMPANY	
31.	OTHER LIABILITIES	
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)	
33.	SUBORDINATED NOTES AND DEBENTURES	

EQUITY CAPITAL:

34.	COMMON STOCK	100,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	30,000
37.	UNDIVIDED PROFITS	50,000
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	180,000
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	180,000

ORGANIZED 1975

NO. 084

JEFFERSON INDUSTRIAL BANK
EVERGREEN

OFFICERS-

RONALD F. WEISZMANN, PRESIDENT; DIANE C. KAY, ROSINA M. GIBB, TRENT HEITZ, VICE-PRESIDENTS; NANCY L. STAGGS, SECRETARY/CASHIER

DIRECTORS-

ROSINA M. GIBB, DIANE C. KAY, RONALD F. WEISZMANN

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,178,173
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		4,284,182
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,554,824	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	16,244	
	C. LOANS, NET		1,538,580
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		3,243
11.	FURNITURE AND FIXTURES, NET		129,843
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		146
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		36,942
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		7,171,109

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		271,991
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,450,479
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		190,827
22.	REGULAR CERTIFICATES OF DEPOSIT		882,579
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		7,665
25.	ACCRUED INTEREST ON ALL DEPOSITS		28,822
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,832,363
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,450,479	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,109,893	
27.	EXCESS FUNDS PURCHASED		3,360,674
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		3,606
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		6,196,643
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		123,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		577,000
37.	UNDIVIDED PROFITS		274,466
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		974,466
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		7,171,109

ORGANIZED 1956 NO. 018

AVCO FORT COLLINS INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL, JR., ASSISTANT VICE-PRESIDENT; PAUL TOLLIVERO, VICE-PRESIDENT/CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, HENRY J. COLL, JR., GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		15,122
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		119,846
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,255,008	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	128,862	
	C. LOANS, NET		3,126,146
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		6,394
11.	FURNITURE AND FIXTURES, NET		6,912
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		15,865
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		5,026
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,295,311

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		95,370
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		212,028
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		68
22.	REGULAR CERTIFICATES OF DEPOSIT		142,524
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		2,088
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		452,078
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	212,028	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	144,680	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		1,669,507
31.	OTHER LIABILITIES		131,673
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,253,258
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	100,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	241,793
37.	UNDIVIDED PROFITS	700,260
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,042,053
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	3,295,311

ORGANIZED 1975 NO. 082

CITICORP FORT COLLINS SAVINGS & INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

CHARLES H. JOHNSON, PRESIDENT; KENT L. ASHTON, VICE-PRESIDENT/CASHIER; JAMES T. RAYBURN, VICE-PRESIDENT/SECRETARY; JOHN F. STERLING, JR., WILLIAM E. WINGATE, JR., VICE-PRESIDENTS; LEONARD W. GROSS, ASSISTANT TREASURER

DIRECTORS-

KENT L. ASHTON, CHARLES H. JOHNSON, JAMES T. RAYBURN, JOHN F. STERLING, JR., ROBERT J. WELSH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,376,386
2.	U.S. TREASURY SECURITIES		1,015,338
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	16,236,410	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	172,403	
	C. LOANS, NET		16,064,007
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		31,738
11.	FURNITURE AND FIXTURES, NET		36,782
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		84,831
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		173,288
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		18,782,370

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		109,255
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		2,782,977
20.	MONEY MARKET ACCOUNTS		485,606
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		10,937,224
22.	REGULAR CERTIFICATES OF DEPOSIT		
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		27,030
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		14,342,092
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-19)	2,782,977	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	11,449,860	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TC REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		538,831
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		14,880,923
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		2,300,000
37.	UNDIVIDED PROFITS		1,401,447
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		3,901,447
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		18,782,370

ORGANIZED 1970 NO. 061

FORT COLLINS 1ST INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

W. HAROLD DOBSON, CHAIRMAN OF BOARD/VICE-PRESIDENT; ROBERT J. MAWHINNEY, PRESIDENT; B. LYNNE MURRAY, SECRETARY; HARRIS SIMMONS, TREASURER/ ASSISTANT SECRETARY

DIRECTORS-

W. HAROLD DOBSON, CLIFFORD KATALIN, ROBERT J. MAWHINNEY, HARRIS H. SIMMONS, DALE WESTERGARD

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		422,237
2.	U.S. TREASURY SECURITIES		180,226
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		10,500
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	17,560,816	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	280,973	
	C. LOANS, NET		17,279,843
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		428
11.	FURNITURE AND FIXTURES, NET		12,183
12	REAL ESTATE OWNED OTHER THAN BANK PREMISES		143,504
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		278,411
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		18,327,332

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		354,086
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		600,540
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		265,431
22.	REGULAR CERTIFICATES OF DEPOSIT		2,255,517
23.	BROKERED DEPOSITS		100,000
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		50,370
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,625,944
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	954,626	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,671,318	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		13,010,500
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		512,263
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		17,148,707
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		150,000
37.	UNDIVIDED PROFITS		828,625
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,178,625
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		18,327,332

ORGANIZED 1981 NO. 144

FORT COLLINS COLORADO INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

JACK D. WANSTREET, PRESIDENT; GLENDA R. TEMPLEMAN, ASSISTANT CASHIER/SECRETARY; DON L. GRIMSLEY, EXECUTIVE VICE-PRESIDENT

DIRECTORS-

JACK D. WANSTREET, RICHARD J. ZIEMAN, MICHAEL E. PRENZLOW, LESTER LERICH ROBERT R. STAFFORD, RAYMOND A. MURRAY, JOHN D. RANKIN

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		309,418
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		199,691
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,073,713	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	23,000	
	C. LOANS, NET		2,050,713
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		22,255
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		30,931
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		77,936
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,690,944

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS	92,316
18.	NOW ACCOUNTS	
19.	PAYABLE THRU DRAFT ACCOUNTS	1,358,693
20.	MONEY MARKET ACCOUNTS	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)	51,790
22.	REGULAR CERTIFICATES OF DEPOSIT	869,192
23.	BROKERED DEPOSITS	
24.	OTHER TIME DEPOSITS	
25.	ACCRUED INTEREST ON ALL DEPOSITS	14,994
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)	2,386,985
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	
27.	EXCESS FUNDS PURCHASED	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
	B. OTHER LIABILITIES FOR BORROWED MONEY	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	
30.	BILLS PAYABLE TO PARENT COMPANY	
31.	OTHER LIABILITIES	1,833
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)	2,388,818
33.	SUBORDINATED NOTES AND DEBENTURES	

EQUITY CAPITAL:

34.	COMMON STOCK	200,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	40,000
37.	UNDIVIDED PROFITS	62,126
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	302,126
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	2,690,944

ORGANIZED 1977 NO. 094

FORT COLLINS SUNAMERICA INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

MILTON KATZ, PRESIDENT/DIRECTOR; JAMES F. CLINE, MORTON H. MANDEL, GLENN W. PERKINS, VICE-PRESIDENTS; LEONARD A. ZYCH, VICE-PRESIDENT/DIRECTOR; JAMES E. WANNER, SECRETARY/DIRECTOR; KENNETH J. DACEK, CASHIER/TREASURER ROBERT J. KAPITAN, YOLANDA A. LIOTTA, ASSISTANT SECRETARIES; CHARLES D. ARCHER, PATRICIA TELLEEN, ASSISTANT VICE-PRESIDENTS; CHARLES C. JACK, JR., ASSISTANT CASHIER

DIRECTORS-

MILTON KATZ, JAMES E. WANNER, LEONARD A. ZYCH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		10,688
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		51,233
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	9,087,731	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	109,570	
	C. LOANS, NET		8,978,161
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		4,201
11.	FURNITURE AND FIXTURES, NET		11,446
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		168,164
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		9,223,893

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		13,595
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		170,000
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		46,873
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		2,862
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		233,330
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	170,000	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	49,735	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		6,425,664
31.	OTHER LIABILITIES		1,178
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		6,660,172
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	1,000,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	1,000,000
37.	UNDIVIDED PROFITS	563,721
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	2,563,721
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	9,223,893

ORGANIZED 1983 NO. 167

FORT COLLINS U. S. INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

KEITH H. MILES, PRESIDENT; BRUNO ELARI, SR. VICE-PRESIDENT; ROBERT W. ELDER, VICE-PRESIDENT; R. C. DICKIE, SR. VICE-PRESIDENT; T. C. MCCAMEY, SECRETARY; T. DALRYMPLE, ASSISTANT SECRETARY; EVAN N. HALE, TREASURER

DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		290,803
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	4,265,917	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	62,327	
	C. LOANS, NET		4,203,590
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		59
11.	FURNITURE AND FIXTURES, NET		23,193
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		47,386
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,565,031

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		5,082
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		611,156
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		1,885
22.	REGULAR CERTIFICATES OF DEPOSIT		773,713
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		7,287
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,399,123
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-20)	611,156	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	782,885	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		2,012,581
31.	OTHER LIABILITIES		29,015
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,440,719
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		300,000
37.	UNDIVIDED PROFITS		324,312
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,124,312
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		4,565,031

ORGANIZED 1953 NO. 013

MONROE INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

BEVERLY A. MUCHA, PRESIDENT; JULIE J. MURRAY, BRUCE E. BRADBURY, EXECUTIVE VICE-PRESIDENTS; BEVERLY L. JONES, CASHIER; JULIE MURRAY, CORPORATE SECRETARY; JEANNE BARTON, ASSISTANT CASHIER

DIRECTORS-

MICHAEL C. GEISE, BEVERLY A. MUCHA, BARBARA J. RAY

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		330,271
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	6,761,331	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	2,739	
	C. LOANS, NET		6,758,592
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		59,317
11.	FURNITURE AND FIXTURES, NET		56,609
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		67,045
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		545,367
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		7,817,201

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		78,563
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		946,831
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		414,413
22.	REGULAR CERTIFICATES OF DEPOSIT		5,676,220
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		76,564
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		7,192,591
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,025,394	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	6,167,197	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		90,000
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		176,733
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		7,459,324
33.	SUBORDINATED NOTES AND DEBENTURES		3,200

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		140,000
37.	UNDIVIDED PROFITS		14,522
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		155
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		354,677
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		7,817,201

ORGANIZED 1980 NO. 121

FORT LUPTON INDUSTRIAL BANK
FORT LUPTON

OFFICERS-

DIETER R. KOMINSKI, PRESIDENT; ROLLAND M. WOLFE, VICE-PRESIDENT; SAM S. FUNAKOSHI, CASHIER

DIRECTORS-

DIETER R. KOMINSKI, ROLLAND M. WOLFE, SAM S. FUNAKOSHI

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		624,318
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		256,641
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,906,671	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	21,196	
	C. LOANS, NET		1,885,475
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		2,033
11.	FURNITURE AND FIXTURES, NET		22,710
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		93,130
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,884,307

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		220,081
18.	NOW ACCOUNTS		223,422
19.	PAYABLE THRU DRAFT ACCOUNTS		18,660
20.	MONEY MARKET ACCOUNTS		582,099
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		169,560
22.	REGULAR CERTIFICATES OF DEPOSIT		1,351,465
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		26,671
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,591,958
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-20)	824,181	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,521,025	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		33,621
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,625,579
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		60,000
37.	UNDIVIDED PROFITS		98,728
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		258,728
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,884,307

ORGANIZED 1974 NO. 073

MORGAN INDUSTRIAL BANK
FORT MORGAN

OFFICERS-

JOHN E. ELLIFF, PRESIDENT; WILLIAM H. KINNEY, JAMES E. ELLIFF, R. C. NELSON, VICE-PRESIDENTS; DAVID GUSZAK, SECRETARY/TREASURER

DIRECTORS-

JAMES E. ELLIFF, JOHN E. ELLIFF, BERNARD HECKER, WILLIAM H. KINNEY, KENNETH LAWRENCE

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		245,017
2.	U.S. TREASURY SECURITIES		299,791
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		99,906
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		5,000
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,649,287	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	24,438	
	C. LOANS, NET		1,624,849
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		5,433
11.	FURNITURE AND FIXTURES, NET		25,815
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		58,447
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		69,443
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,433,701

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		157,256
18.	NOW ACCOUNTS		111,473
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		318,632
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		88,550
22.	REGULAR CERTIFICATES OF DEPOSIT		1,496,192
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		13,038
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,185,141
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	430,105	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,597,780	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		10,869
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,196,010
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		150,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		50,000
37.	UNDIVIDED PROFITS		37,691
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		237,691
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,433,701

ORGANIZED 1955 NO. 016

GLENWOOD INDUSTRIAL BANK
GLENWOOD SPRINGS

OFFICERS-

DONALD VANDERHOOF, PRESIDENT; STEVEN VANDERHOOF VICE-PRESIDENT; EDDI VANDERHOOF, SECRETARY

DIRECTORS-

DONALD VANDERHOOF, EDDI VANDERHOOF, STEVEN VANDERHOOF

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		839,517
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		40,000
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,945,448	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	46,078	
	C. LOANS, NET		3,899,370
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		19,306
11.	FURNITURE AND FIXTURES, NET		72,697
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		313,856
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		148,414
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,333,160

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		502,175
18.	NOW ACCOUNTS		131,536
19.	PAYABLE THRU DRAFT ACCOUNTS		52,092
20.	MONEY MARKET ACCOUNTS		1,382,438
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		200,609
22.	REGULAR CERTIFICATES OF DEPOSIT		2,754,049
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		46,618
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		5,069,517
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	2,068,241	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	3,001,276	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		13,863
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		5,083,380
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		100,000
37.	UNDIVIDED PROFITS		49,780
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		249,780
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		5,333,160

ORGANIZED 1981 NO. 136

APPLEWOOD U. S. INDUSTRIAL BANK
GOLDEN

OFFICERS-

KEITH H. MILES, PRESIDENT; BRUNO L. ELARI, SR. VICE-PRESIDENT; ROBERT J. MCCABE, R. C. DICKIE, VICE-PRESIDENTS; T. C. MCCAMEY, SECRETARY; T. DAMRYMPLE, ASSISTANT SECRETARY; EVAN N. HALE, TREASURER

DIRECTORS-

R. C. DICKIE, BRUNO L. ELARI, KEITH H. MILES

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		733,790
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,476,789	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	52,173	
	C. LOANS, NET		3,424,616
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		5,624
11.	FURNITURE AND FIXTURES, NET		26,601
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		33,522
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,224,153

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		5,208
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,699,577
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		21,484
22.	REGULAR CERTIFICATES OF DEPOSIT		1,366,783
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		27,861
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,120,913
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,699,577	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,416,128	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		322
31.	OTHER LIABILITIES		60,740
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,181,975
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		300,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		460,000
37.	UNDIVIDED PROFITS		282,178
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,042,178
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		4,224,153

ORGANIZED 1974 NO. 072

WASHINGTON INDUSTRIAL BANK
GOLDEN

OFFICERS-

RONALD F. WEISZMANN, PRESIDENT; DIANE C. KAY, EXECUTIVE VICE-PRESIDENT; TRENT HEITZ, GINGER L. MARCUS, VICE-PRESIDENTS;

DIRECTORS-

DIANE C. KAY, RONALD F. WEISZMANN

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,332,812
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		1,546,461
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,353,389	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	60,757	
	C. LOANS, NET		2,292,632
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		18,833
11.	FURNITURE AND FIXTURES, NET		130,102
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		184,831
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		170,080
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,675,751

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		194,152
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		57,992
20.	MONEY MARKET ACCOUNTS		1,770,193
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		304,418
22.	REGULAR CERTIFICATES OF DEPOSIT		2,332,780
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		58,950
25.	ACCRUED INTEREST ON ALL DEPOSITS		58,948
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		4,777,433
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,828,185	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,755,096	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		159,952
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		4,937,385
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		200,000
37.	UNDIVIDED PROFITS		38,366
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		738,366
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		5,675,751

ORGANIZED 1939 NO. 015

AVCO GRAND JUNCTION INDUSTRIAL BANK
GRAND JUNCTION

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH; VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; JAMES A. POTTER, ASSISTANT VICE-PRESIDENT; WILLIAM J. DAVIS, VICE-PRESIDENT/CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, JAMES A. POTTER, HERBERT F. SMITH

DECEMBER 31, 1985

ASSETS:			
1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		82,963
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		292,387
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,884,364	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	107,649	
	C. LOANS, NET		2,776,715
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		38,356
11.	FURNITURE AND FIXTURES, NET		17,637
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		142,998
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		1,787
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,352,843
LIABILITIES:			
17.	REGULAR PASSBOOK SAVINGS		56,486
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		349,027
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		731,014
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		10,951
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,147,478
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-20)	349,027	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	741,965	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		1,478,046
31.	OTHER LIABILITIES		4,099
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,629,623
33.	SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:			
34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		346,572
37.	UNDIVIDED PROFITS		276,648
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		723,220
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,352,843

ORGANIZED 1940 NO. 006

COMMERCIAL CREDIT INDUSTRIAL BANK
GRAND JUNCTION

OFFICERS-

THOMAS MULDOWNEY, PRESIDENT; JUDY JOHNSON, GERALD PETERSON, EDWARD QUESENBERRY, VICE-PRESIDENTS; SHEILA NATHANSON, SECRETARY; STEPHEN RZECZKOWSKI, TREASURER

DIRECTORS-

JAMES MULLINS, GERALD PETERSON, RAYMOND TERHORST

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		18,736
2.	U.S. TREASURY SECURITIES		78,675
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,194,404	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	173,694	
	C. LOANS, NET		3,020,710
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		250,322
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,368,443

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		148,079
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		5,284
22.	REGULAR CERTIFICATES OF DEPOSIT		420,956
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		979
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		575,298
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	427,219	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		2,032,496
31.	OTHER LIABILITIES		8,417
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,616,211
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	100,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	460,000
37.	UNDIVIDED PROFITS	192,232
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	752,232
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	3,368,443

ORGANIZED 1982 NO. 163

GRAND JUNCTION U. S. INDUSTRIAL BANK
GRAND JUNCTION

OFFICERS-

KEITH MILES, PRESIDENT; BRUNO ELARI, SR. VICE-PRESIDENT; ROY COTTON, R. C. DICKIE, VICE-PRESIDENTS; T. C. MCCAMEY, SECRETARY; T. DALRYMPLE, ASSISTANT SECRETARY; EVAN N. HALE, TREASURER

DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		107,630
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,095,057	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	31,764	
	C. LOANS, NET		2,063,293
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		24,802
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		26,592
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,222,317

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		3,493
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		507,824
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		5,131
22.	REGULAR CERTIFICATES OF DEPOSIT		194,048
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		2,356
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		712,852
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	507,824	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	201,535	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		530,405
31.	OTHER LIABILITIES		8,148
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,251,405
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	500,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	150,000
37.	UNDIVIDED PROFITS	320,912
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	970,912
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	2,222,317

ORGANIZED 1960 NO. 032

HOME LOAN INDUSTRIAL BANK
GRAND JUNCTION

OFFICERS-

SAMUEL V. SUPLIZIO, PRESIDENT; JAMES A. BONELLA, EXECUTIVE VICE-PRESIDENT/TREASURER; WILLIAM W. ATCHLEY, SECRETARY

DIRECTORS-

JAMES A. BONELLA, HAROLD E. DANIELS, SAMUEL V. SUPLIZIO

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		392,907
2.	U.S. TREASURY SECURITIES		338,776
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		222,787
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,779,340	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	116,338	
	C. LOANS, NET		1,663,002
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		13,779
11.	FURNITURE AND FIXTURES, NET		18,374
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		28,116
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,677,741

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		617,473
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,141,400
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		15,150
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,774,023
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	141,400	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	15,150	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		17,233
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,791,256
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		200,000
37.	UNDIVIDED PROFITS		486,485
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		886,485
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,677,741

ORGANIZED 1979 NO. 112

HOUSEHOLD GRAND JUNCTION INDUSTRIAL BANK
GRAND JUNCTION

OFFICERS-

H.M. HATCHER, PRESIDENT; M. D. WILLIAMS, CHAIRMAN/SECRETARY; R. S. WINDER, R. F. SPAULDING, ASSISTANT SECRETARIES

DIRECTORS-

M. D. WILLIAMS, H. M. HATCHER, J. A. MITCHELL

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		83,818
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		49,991
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,973,293	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	74,030	
	C. LOANS, NET		2,899,263
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		12,804
11.	FURNITURE AND FIXTURES, NET		6,798
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		15,871
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		140,000
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		35,067
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,243,612

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		115,775
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		272,679
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		64,532
22.	REGULAR CERTIFICATES OF DEPOSIT		1,035,903
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		14,398
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,503,287
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	388,454	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,114,833	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		1,125,000
31.	OTHER LIABILITIES		140,936
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,769,223
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		300,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		115,000
37.	UNDIVIDED PROFITS		59,389
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		474,389
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,243,612

ORGANIZED 1980

NO. 124

FIRSTMARK INDUSTRIAL BANK
GREELEY

OFFICERS-

JEFFREY A. ROCHWARGER, PRESIDENT & COO; LEONARD ROCHWARGER, CEO & CHAIRMAN OF BOARD; DONOVAN E. GODFREY, ERNEST A. MALONE, JAMES R. PALMER, JOHN M. PINE, WILLIAM M. SMITH, FRANK C. SPRINGER, ROLLIN C. WILLIAMS, SENIOR VICE-PRESIDENTS; RONALD J. CLARK, TIMOTHY W. GAHIMER, HERBERT L. GROSBY, WILLIAM E. KENNEDY, MICHAEL E. LEWIS, GERALD D. SHOEMAKER, RICK L. THORNBURG, R. HERMAN WHEELER, ROBERT E. WIESE, VICE-PRESIDENTS; NATHAN NISENBAUM, SECRETARY; RICHARD E. WELLING, CONTROLLER;

DIRECTORS-

DUANE SCHNEIDER, LEONARD ROCHWARGER, NATHAN NISENBAUM, WILLIAM M. SMITH, ARNOLD GARDNER, JEFFREY A. ROCHWARGER, ROLLIN C. WILLIAMS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		481,414
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,402,572	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	65,478	
	C. LOANS, NET		3,337,094
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		38,820
11.	FURNITURE AND FIXTURES, NET		22,767
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		52,196
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		73,225
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,005,516

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		33,099
18.	NOW ACCOUNTS		130,984
19.	PAYABLE THRU DRAFT ACCOUNTS		46,273
20.	MONEY MARKET ACCOUNTS		794,683
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		127,413
22.	REGULAR CERTIFICATES OF DEPOSIT		1,975,209
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		37,697
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,145,358
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	971,940	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,140,319	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		121,677
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,267,035
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	500,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	100,000
37.	UNDIVIDED PROFITS	138,481
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	738,481
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	4,005,516

ORGANIZED 1964 NO. 042

GREELEY INDUSTRIAL BANK
GREELEY

OFFICERS-

KERMIT D. GLOVER, PRESIDENT; CHARLES R. MILLNER, VICE-PRESIDENT; CAROL JO MURPHY, ASSISTANT VICE-PRESIDENT; JANE DAVIS, VICE-PRESIDENT AND SECRETARY

DIRECTORS-

MELVIN DINNER, MARVIN NAIMAN, WALTER SLATKIN

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		413,612
2.	U.S. TREASURY SECURITIES		49,957
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		561,789
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		71,018
5.	OTHER BONDS, NOTES AND DEBENTURES		5,000
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,947,654	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	39,948	
	C. LOANS, NET		3,907,706
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		347,075
11.	FURNITURE AND FIXTURES, NET		14,705
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		30,121
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		216,678
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,617,661

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		315,570
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		724,055
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		196,444
22.	REGULAR CERTIFICATES OF DEPOSIT		3,815,635
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		51,482
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		5,103,186
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	724,055	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	4,063,562	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		143,802
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		50,106
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		5,297,094
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		166,680
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		100,000
37.	UNDIVIDED PROFITS		53,887
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		320,567
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		5,617,661

ORGANIZED 1973 NO. 070

HOUSEHOLD WELD COUNTY INDUSTRIAL BANK
GREELEY

OFFICERS-

D. L. ROCKWELL, PRESIDENT/TREASURER; M. D. WILLIAMS, CHAIRMAN OF BOARD/SECRETARY/VICE-PRESIDENT; R. S. WINDER, R. P. SPAULDING, ASSISTANT SECRETARIES

DIRECTORS-

J. L. BAILY, W. A. BERGENDAHL, RON DOWDEN, D. L. ROCKWELL, M. D. WILLIAMS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		528,826
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		51,030
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,011,703	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	67,939	
	C. LOANS, NET		2,943,764
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		228
11.	FURNITURE AND FIXTURES, NET		2,098
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		6,500
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		425,613
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		37,715
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,995,774

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		745,914
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		26,528
22.	REGULAR CERTIFICATES OF DEPOSIT		2,078,467
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		24,352
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,875,261
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,129,347	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		178,738
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,053,999
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		350,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		150,000
37.	UNDIVIDED PROFITS		441,775
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		941,775
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,995,774

ORGANIZED 1978 NO. 098

ARK VALLEY INDUSTRIAL BANK
LA JUNTA

OFFICERS-

J. GREGORY MULLINS, PRESIDENT; JAY W. MILLER, SR. VICE-PRESIDENT; DONALD D. SCHNELL, VICE-PRESIDENT; VALERIE CONDER, CASHIER

DIRECTORS-

VICTOR ALDEA, CHARLOTTE J. BENSCHEIDT, EDWARD GARLINGTON, JR., LEO A. KIPPER, JAY W. MILLER, J. GREGORY MULLINS, HOWARD E. STUTZMAN, ROBERT WALLACE

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		816,977
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		1,107,371
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		212,416
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		200,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	11,303,941	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	166,424	
	C. LOANS, NET		11,137,517
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		216,339
11.	FURNITURE AND FIXTURES, NET		108,280
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		53,278
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		13,447
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		100,000
15.	OTHER ASSETS		457,225
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		14,422,850

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		766,768
18.	NOW ACCOUNTS		1,923,119
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,245,028
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		1,039,096
22.	REGULAR CERTIFICATES OF DEPOSIT		7,866,500
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		112,903
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		12,953,414
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	3,934,915	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	9,018,499	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		243,909
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		13,197,323
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	100,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	800,000
37.	UNDIVIDED PROFITS	325,527
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,225,527
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	14,422,850

ORGANIZED 1973 NO. 067

LAFAYETTE FIRST INDUSTRIAL BANK
LAFAYETTE

OFFICERS-

DON L. GRIMSLEY, PRESIDENT; GARY L. RIFE, VICE-PRESIDENT; DEBORAH F. FERGUSON, SECRETARY; LISA A. GRIEVES, CASHIER

DIRECTORS-

N. E. BARLOW, DEBORAH F. FERGUSON, DON L. GRIMSLEY, DONALD E. IMEL, GARY L. RIFE

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		171,863
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,106,796	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	15,609	
	C. LOANS, NET		1,091,187
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		551
11.	FURNITURE AND FIXTURES, NET		3,996
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		45,340
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,312,937

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		84,238
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		487,358
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		89,111
22.	REGULAR CERTIFICATES OF DEPOSIT		415,264
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		5,847
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,081,818
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	487,358	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	510,222	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		20,175
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,101,993
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	100,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	100,000
37.	UNDIVIDED PROFITS	10,944
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	210,944
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	1,312,937

ORGANIZED 1981 NO. 138

MELLON LAFAYETTE INDUSTRIAL BANK
LAFAYETTE

OFFICERS-

ARTHUR L. BRONSTEIN, PRESIDENT; PEGGY CHAVEZ, ASSISTANT VICE-PRESIDENT; WALTER F. EMMONS, SECRETARY; PAUL B. MIERKIEWICZ, TREASURER

DIRECTORS-

ARTHUR L. BRONSTEIN, CHARLES W. BENJAMIN, WALTER F. EMMONS, THOMAS A. HAEUSSLER

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		313,733
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,537,538	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	34,576	
	C. LOANS, NET		1,502,962
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		11,788
11.	FURNITURE AND FIXTURES, NET		19,403
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		100,000
15.	OTHER ASSETS		12,674
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,960,560

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		285,528
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		83,304
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		40,389
22.	REGULAR CERTIFICATES OF DEPOSIT		879,781
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		12,929
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,301,931
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	83,304	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	933,099	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		100,000
31.	OTHER LIABILITIES		6,160
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,408,091
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		400,000
37.	UNDIVIDED PROFITS		52,469
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		552,469
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		1,960,560

ORGANIZED 1923 NO. 001

AVCO LAKEWOOD INDUSTRIAL BANK
LAKEWOOD

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURERS/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL, JR., ASSISTANT VICE-PRESIDENT; KEN BOWLBY, VICE-PRESIDENT/CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, HENRY J. COLL, JR., GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,367,403
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		137,476
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	4,104,462	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	157,575	
	C. LOANS, NET		3,946,887
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		12,312
11.	FURNITURE AND FIXTURES, NET		36,881
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		7,339
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		6,508,298

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		3,943,948
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		55,898
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		14
22.	REGULAR CERTIFICATES OF DEPOSIT		20,624
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		900
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		4,021,384
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	55,898	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	21,538	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		1,113,145
31.	OTHER LIABILITIES		593,400
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		5,727,929
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		400,000
37.	UNDIVIDED PROFITS		280,369
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		780,369
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		6,508,298

ORGANIZED 1982 NO. 158

CITICORP LAKEWOOD SAVINGS & INDUSTRIAL BANK
LAKEWOOD

OFFICERS-

CHARLES H. JOHNSON, PRESIDENT; KENT L. ASHTON, VICE-PRESIDENT/CASHIER; JAMES RAYBURN, VICE-PRESIDENT/SECRETARY; JOHN F. STERLING, JR., WILLIAM E. WINGATE, JR., VICE-PRESIDENTS; LEONARD W. GROSS, ASSISTANT TREASURER

DIRECTORS-

KENT L. ASHTON, CHARLES H. JOHNSON, JAMES T. RAYBURN, JOHN F. STERLING, JR., ROBERT J. WELSH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,436,001
2.	U.S. TREASURY SECURITIES		1,523,008
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	25,355,603	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	266,203	
	C. LOANS, NET		25,089,400
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		50,458
11.	FURNITURE AND FIXTURES, NET		79,453
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		238,501
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		28,416,821

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		35,182
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,878,157
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		1,122,318
22.	REGULAR CERTIFICATES OF DEPOSIT		12,512,224
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		28,775
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		15,576,656
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-20)	1,878,157	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	13,663,317	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		7,764,042
31.	OTHER LIABILITIES		680,342
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		24,021,040
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		2,000,000
37.	UNDIVIDED PROFITS		1,895,781
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		4,395,781
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		28,416,821

ORGANIZED 1963 NO. 051

GEIBANK INDUSTRIAL BANK
LAKEWOOD

OFFICERS-

JOHN J. KRIEGER, PRESIDENT/CHIEF EXECUTIVE OFFICER; JOHN M. AVERY, EBERHARD J. GABRIEL, J. RONALD GRAHAM, DUANE D. MANAGES, SR. VICE-PRESIDENTS; LOUIS A. SIMPSON, VICE-PRESIDENT; JAMES M. DROEGEMUELLER, TREASURER/CASHIER; JOHN M. O'CONNOR, SECRETARY; DAVID A. BROWN, ASST. CONTROLLER; JONATHAN DREGER, ASSISTANT SECRETARY; WAYNE M. GREENHOLTZ, CARL T. LOEHR, JAMES A. MCKERLEY, JOHN M. MURPHY, BARBARA A. OSHER, FRED J. RAVENSCROFT, ASST. VICE-PRESIDENTS; MYRTLE PITSENBARGER, ASST. SECRETARY

DIRECTORS-

JOHN M. AVERY, EBERHARD GABRIEL, J. RONALD GRAHAM, PAUL J. HANNA, JOHN J. KRIEGER, DUANE D. MANGES, W. ALVON SPARKS, JR.

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		3,256,271
2.	U.S. TREASURY SECURITIES		199,986
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		12,946,013
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		26,097,902
7.	EXCESS FUNDS SOLD		2,650,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	41,223,179	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	927,522	
	C. LOANS, NET		40,295,657
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		13,875
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		1,201,502
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		3,197,692
15.	OTHER ASSETS		2,444,114
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		92,303,012

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		8,916,157
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		12,443,234
22.	REGULAR CERTIFICATES OF DEPOSIT		60,547,478
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		1,649,499
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		83,556,368
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	72,990,712	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		562,680
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		84,119,048
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	3,600,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	360,885
37.	UNDIVIDED PROFITS	4,223,079
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	8,183,964
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	92,303,012

ORGANIZED 1975 NO. 079

LAKEWOOD 1ST INDUSTRIAL BANK
LAKEWOOD

OFFICERS-

W. HAROLD DOBSON, PRESIDENT; HARLEY L. ABSHIRE, VICE-PRESIDENT; B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, TREASURER

DIRECTORS-

HARLEY L. ABSHIRE, W. HAROLD DOBSON, CLIFFORD E. KATALIN, HARRIS E. SIMMONS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		98,707
2.	U.S. TREASURY SECURITIES		86,678
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	5,306,942	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	85,347	
	C. LOANS, NET		5,221,595
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		80,138
11.	FURNITURE AND FIXTURES, NET		2,312
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		182,934
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		140,347
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,812,711

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		112,506
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		280,810
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		29,259
22.	REGULAR CERTIFICATES OF DEPOSIT		467,078
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		11,685
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		901,338
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	280,810	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	508,022	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		4,400,000
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		124,435
30.	BILLS PAYABLE TO PARENT COMPANY		29,966
31.	OTHER LIABILITIES		5,116
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		5,460,855
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		100,000
37.	UNDIVIDED PROFITS		51,856
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		351,856
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		5,812,711

ORGANIZED 1979 NO. 108

SUMMIT INDUSTRIAL BANK
LAKEWOOD

OFFICERS-

T. D. PROVANCE, PRESIDENT; A. G. DECECCO, VICE-PRESIDENT/ASSISTANT SECRETARY; G. B. P. WARD, JR., SECRETARY

DIRECTORS-

J. ALAN KAYLER, T. D. PROVANCE, HUGH A. WOLTZEN

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		120,077
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	7,171,111	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	75,971	
	C. LOANS, NET		7,095,140
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		14,304
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		94,049
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		226,935
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		7,550,505

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		41,411
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		48,417
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		73,668
22.	REGULAR CERTIFICATES OF DEPOSIT		405,857
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		11,652
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		581,005
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	48,417	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	491,177	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		5,845,000
31.	OTHER LIABILITIES		9,188
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		6,435,193
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		201,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		800,000
37.	UNDIVIDED PROFITS		114,312
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,115,312
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		7,550,505

ORGANIZED 1975 NO. 083

HOUSEHOLD LAMAR INDUSTRIAL BANK
LAMAR

OFFICERS-

MICHAEL D. WILLIAMS, CHAIRMAN OF BOARD; F. MERLIN RIFE, PRESIDENT/TREASURER; MARGARET H. MAY, VICE-PRESIDENT/SECRETARY; R. S. WINDER, ASSISTANT SECRETARY; R. F. SPAULDING, ASSISTANT SECRETARY

DIRECTORS-

JOSEPH H. GARBACZ, F. MERLIN RIFE, MICHAEL D. WILLIAMS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		151,917
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		100,000
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,351,863	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	19,795	
	C. LOANS, NET		1,332,068
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		2,541
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		20,368
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		19,861
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,626,755

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		285,060
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		5,261
22.	REGULAR CERTIFICATES OF DEPOSIT		1,126,135
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		10,995
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,427,451
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,142,391	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		11,568
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,439,019
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		50,000
37.	UNDIVIDED PROFITS		37,736
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		187,736
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		1,626,755

ORGANIZED 1980 NO. 130

LIMON INDUSTRIAL BANK
LIMON

OFFICERS-

LANCE L. BOHALL, PRESIDENT; ROBERT W. OWENS, VICE-PRESIDENT; GARY B. BOHALL, SECRETARY; JACK J. BOHALL, TREASURER

DIRECTORS-

GARY B. BOHALL, JACK J. BOHALL, LANCE L. BOHALL, BOYD ORR, BRENT ORR, ROBERT W. OWENS, C. WOLFE

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		284,149
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,273,223	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	9,559	
	C. LOANS, NET		1,263,664
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		16,256
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		71,855
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		35,830
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,671,754

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		50,279
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		320,599
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		272,092
22.	REGULAR CERTIFICATES OF DEPOSIT		875,727
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		2,343
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,521,040
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	320,599	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,150,162	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		7,787
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,528,827
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		25,000
37.	UNDIVIDED PROFITS		17,927
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		142,927
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		1,671,754

ORGANIZED 1982 NO. 151

ARAPAHOE INDUSTRIAL BANK
LITTLETON

OFFICERS-

ROBERT S. HART, PRESIDENT; ANN HART, VICE-PRESIDENT

DIRECTORS-

ROBERT S. HART, CHARLES A. KING, LARRY R. MAGNUSON, GRADY FRANKLIN MAPLES, THOMAS N. SCHEFFEL

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,115,113
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	5,845,853	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	58,340	
	C. LOANS, NET		5,787,513
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		3,191
11.	FURNITURE AND FIXTURES, NET		8,107
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		340,868
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		333,117
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		7,587,909

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		119,277
18.	NOW ACCOUNTS		227,448
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		3,007,777
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		697,567
22.	REGULAR CERTIFICATES OF DEPOSIT		2,946,811
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		74,323
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		7,073,203
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	3,235,225	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	3,718,701	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		86,509
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		7,159,712
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		300,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		60,000
37.	UNDIVIDED PROFITS		68,197
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		428,197
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		7,587,909

ORGANIZED 1976 NO. 039

BENEFICIAL SAVINGS INDUSTRIAL BANK
LITTLETON

OFFICERS-

WAYNE B. HINSON, CHAIRMAN OF BOARD; ALLYN L. GEER, PRESIDENT; ELIZABETH A. DAWSON, VICE-PRESIDENT/TREASURER; DEBORAH E. TUXWARD, VICE-PRESIDENT/SECRETARY; JANICE L. LEWIS, VICE-PRESIDENT/ASSISTANT TREASURER; NANCY A. WITKOWSKI, VICE-PRESIDENT/ASSISTANT SECRETARY

DIRECTORS-

ELIZABETH A. DAWSON, WAYNE B. HINSON, ALLYN L. GEER, ROBERT M. SEED, DEBORAH E. TUXWARD

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		489,221
2.	U.S. TREASURY SECURITIES		586,976
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	7,051,208	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	112,545	
	C. LOANS, NET		6,938,663
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		33,900
11.	FURNITURE AND FIXTURES, NET		30,296
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		162,399
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		8,241,455

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		14,211
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		64,222
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		6,125,000
25.	ACCRUED INTEREST ON ALL DEPOSITS		24,415
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		6,227,848
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	6,213,637	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		330,900
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		6,558,748
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		500,000
37.	UNDIVIDED PROFITS		682,707
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,682,707
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		8,241,455

ORGANIZED 1963 NO. 040

LITTLETON 1ST INDUSTRIAL BANK
LITTLETON

OFFICERS-

W. HAROLD DOBSON, CHAIRMAN OF BOARD; L. G. MIKE HOGGE, PRESIDENT; B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, TREASURER/ASSISTANT SECRETARY

DIRECTORS-

W. HAROLD DOBSON, L. G. MIKE HOGGE, CLIFFORD E. KATALIN, HARRIS H. SIMMONS, DALE W. WESTERGARD

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		385,588
2.	U.S. TREASURY SECURITIES		549,081
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		24,604
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		10,500
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	14,969,683	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	179,637	
	C. LOANS, NET		14,790,046
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		75,337
11.	FURNITURE AND FIXTURES, NET		4,880
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		230,507
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		25,152
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		179,108
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		16,274,803

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		436,225
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,891,886
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		702,578
22.	REGULAR CERTIFICATES OF DEPOSIT		2,678,096
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		72,700
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		5,781,485
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,891,886	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	3,453,374	
27.	EXCESS FUNDS PURCHASED		8,764,000
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		97,605
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		390,076
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		15,033,166
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		150,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		200,000
37.	UNDIVIDED PROFITS		891,637
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,241,637
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		16,274,803

ORGANIZED 1980 NO. 126

LITTLETON U. S. INDUSTRIAL BANK
LITTLETON

OFFICERS-

KEITH H. MILES, PRESIDENT; BRUNO ELARI, SR. VICE-PRESIDENT; DAVID SEARS, R. C. DICKIE, VICE-PRESIDENTS; T. C. MCCAMEY, SECRETARY; T. DALRYMPLE, ASSISTANT SECRETARY; EVAN N. HALE, TREASURER

DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		492,796
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,762,212	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	54,543	
	C. LOANS, NET		3,707,669
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		6,335
11.	FURNITURE AND FIXTURES, NET		20,598
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		64,356
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,291,754

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		11,508
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,736,785
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		5,378
22.	REGULAR CERTIFICATES OF DEPOSIT		1,244,146
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		14,127
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,011,944
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-20)	1,736,785	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,263,651	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		257,179
31.	OTHER LIABILITIES		14,347
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,283,470
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		385,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		345,000
37.	UNDIVIDED PROFITS		278,284
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,008,284
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		4,291,754

ORGANIZED 1975 NO. 085

SOUTHGLENN MANUFACTURERS INDUSTRIAL BANK
LITTLETON

OFFICERS-

JEFFREY T. RAST, PRESIDENT; THOMAS M. RYAN, SR. VICE-PRESIDENT/CASHIER; DOUGLAS C. SPRINGSTEEL, VICE-PRESIDENT; STEPHEN P. KILLOUGH, SR. VICE-PRESIDENT/SECRETARY; RUTH L. FALBE, VICE-PRESIDENT/ASSISTANT SECRETARY; REGIS J. FOCHLER, VICE-PRESIDENT

DIRECTORS-

JEFFREY T. RAST, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH, WILLIAM T. MCGOWAN, JOHN P. NEARY, THOMAS N. RYAN, EDWARD W. MAY

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		534,356
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		211,530
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	12,131,743	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	121,439	
	C. LOANS, NET		12,010,304
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		10,318
11.	FURNITURE AND FIXTURES, NET		40,907
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		79,907
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		12,887,322

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		37,025
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,378,455
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		133,231
22.	REGULAR CERTIFICATES OF DEPOSIT		2,794,344
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		21,194
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		4,364,249
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,378,455	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,948,769	
27	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		4,003,528
31.	OTHER LIABILITIES		1,544,199
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		9,911,976
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	400,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	1,100,000
37.	UNDIVIDED PROFITS	1,475,346
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	2,975,346
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	12,887,322

ORGANIZED 1948 NO. 021

FIRST COMMUNITY INDUSTRIAL BANK OF LONGMONT
LONGMONT

OFFICERS-

MIKE M. PAPPAS, CHIEF EXECUTIVE OFFICER; JAMES A. BARE, PRESIDENT/CHIEF OPERATING OFFICER; WAYNE L. EVANS, EXECUTIVE VICE-PRESIDENT; L. VANE CARROLL, JR., EUGENE C. CALL, SR. VICE-PRESIDENTS; GARY M. SMITH, SR. VICE-PRESIDENT/SECRETARY; GEORGE ABBRUSCATO, VICE-PRESIDENT; BRUCE F. ANTENBERG, VICE-PRESIDENT/TREASURER/CASHIER; EUGENE J. CURTIS, VICE-PRESIDENT; MARK B. LAU, VICE-PRESIDENT; RENEE J. NOACK, CONTROLLER, MICHELLE A. PIVAR, A.V.P./ASST. SECRETARY; ALAN W. RAU, ASST. VICE-PRESIDENT; PEGGY H. KRAMER, ASST. SECRETARY; SCOTT STANTON, JOHN R. ENGELHARDT, ASSISTANT TREASURERS

DIRECTORS-

STEPHEN P. ADAMS, JAMES A. BARE, EUGENE C. CALL, L. VANE CARROLL, JR., CARL F. GUETHER, MIKE M. PAPPAS, GARY M. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		762,846
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,757,486	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	27,575	
	C. LOANS, NET		2,729,911
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		12,066
11.	FURNITURE AND FIXTURES, NET		10,455
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		29,098
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,544,376

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		153,464
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		329,138
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		76,205
22.	REGULAR CERTIFICATES OF DEPOSIT		1,441,526
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		10,183
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,010,516
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	329,138	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,527,914	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		20,243
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,030,759
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		500,000
37.	UNDIVIDED PROFITS		513,617
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,513,617
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,544,376

ORGANIZED 1977 NO. 093

HOUSEHOLD LONGMONT INDUSTRIAL BANK
LONGMONT

OFFICERS-

M. D. WILLIAMS, CHAIRMAN/SECRETARY/VICE-PRESIDENT; H. J. BERENS, PRESIDENT/TREASURER; C. W. STADLER, R. WINDER, ASSISTANT TREASURERS

DIRECTORS-

J. L. BAILEY, H. J. BERENS, M. D. WILLIAMS, R. D. DOWDEN, W. A. BERGENDAHL.

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		266,391
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		20,478
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,484,096	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	23,559	
	C. LOANS, NET		1,460,537
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		3,522
11.	FURNITURE AND FIXTURES, NET		2,652
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		62,500
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		16,223
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,832,303

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		572,306
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		29,953
22.	REGULAR CERTIFICATES OF DEPOSIT		785,228
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		7,134
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,394,621
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	822,315	_
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		103,405
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,498,026
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		50,000
37.	UNDIVIDED PROFITS		184,277
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		334,277
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		1,832,303

ORGANIZED 1972 NO. 063

LONGMONT 1ST INDUSTRIAL BANK
LONGMONT

OFFICERS-

HAROLD DOBSON, PRESIDENT; CHERYL L. BUDERUS, VICE-PRESIDENT; B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, TREASURER/ASSISTANT SECRETARY

DIRECTORS-

W. HAROLD DOBSON, CLIFFORD E. KATALIN, JAMES W. SHARP, HARRIS H. SIMMONS
CHERYL BUDERUS, DALW W. WESTERGARD

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		174,492
2.	U.S. TREASURY SECURITIES		245,549
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		134,023
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		9,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	4,446,211	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	71,139	
	C. LOANS, NET		4,375,072
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		3,852
11.	FURNITURE AND FIXTURES, NET		5,443
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		3,500
15.	OTHER ASSETS		49,246
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,000,177

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		63,961
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,421,051
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		244,469
22.	REGULAR CERTIFICATES OF DEPOSIT		1,359,122
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		29,744
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,118,347
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,421,051	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,633,335	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		890,000
31.	OTHER LIABILITIES		124,219
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		4,132,566
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		100,000
37.	UNDIVIDED PROFITS		567,611
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		867,611
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		5,000,177

ORGANIZED 1980 NO. 128

COLORADO INDUSTRIAL BANK
LOVELAND

OFFICERS-

JACK WANSTREET, PRESIDENT; DONALD GRIMSLEY, EXEC. VICE-PRESIDENT; SHIRLEY M. GREEN, VICE-PRESIDENT/CASHIER

DIRECTORS-

MICHAEL PRENZLOW, JACK WANSTREET, RICHARD J. ZIEMAN, LESTER LERICH, ROBERT STAFFORD, RAYMOND A. MURRAY, JOHN D. RANKIN

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		267,779
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		199,914
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,070,540	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	41,167	
	C. LOANS, NET		1,029,373
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		285
11.	FURNITURE AND FIXTURES, NET		19,888
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		56,835
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		43,592
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,617,666

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		91,518
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		431,070
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		877,910
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		11,904
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,412,402
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	431,070	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	889,814	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		773
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,413,175
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		120,000
37.	UNDIVIDED PROFITS		15,509-
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		204,491
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		1,617,666

ORGANIZED 1974 NO. 076

HOUSEHOLD LOVELAND INDUSTRIAL BANK
LOVELAND

OFFICERS-

MICHAEL D. WILLIAMS, CHAIRMAN OF BOARD/SECRETARY; JAMES A. HALVERSON, PRESIDENT/TREASURER; R. S. WINDER, R. F. SPAULDING, ASST. SECRETARIES; CHERYL A. HEINRICHS, SENIOR VICE-PRESIDENT

DIRECTORS-

J. L. BAILY, JAMES A. HALVERSON, MICHAEL D. WILLIAMS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		358,516
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		199,447
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,501,110	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	67,190	
	C. LOANS, NET		3,433,920
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		5,459
11.	FURNITURE AND FIXTURES, NET		5,776
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		7,770
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		45,709
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,056,597

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		1,009,024
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		35,080
22.	REGULAR CERTIFICATES OF DEPOSIT		2,157,944
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		13,670
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,215,718
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,206,694	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		50,000
31.	OTHER LIABILITIES		224,227
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,489,945
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		150,000
37.	UNDIVIDED PROFITS		216,652
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		566,652
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		4,056,597

ORGANIZED 1962 NO. 034

LOVELAND 1ST INDUSTRIAL BANK
LOVELAND

OFFICERS-

W. HAROLD DOBSON, PRESIDENT; HOWARD W. TOLLEY, VICE-PRESIDENT; BECKY EMARINE, ASSISTANT VICE-PRESIDENT; B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, TREASURER; HARRIS H. SIMMONS, ASSISTANT SECRETARY

DIRECTORS-

W. HAROLD DOBSON, CLIFFORD E. KATALIN, HARRIS H. SIMMONS, HOWARD W. TOLLEY

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		165,899
2.	U.S. TREASURY SECURITIES		434,076
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	4,308,955	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	79,310	
	C. LOANS, NET		4,229,645
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		2,629
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		86,686
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		40,756
15.	OTHER ASSETS		63,543
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,023,234

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		244,599
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		794,343
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		182,243
22.	REGULAR CERTIFICATES OF DEPOSIT		2,284,456
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		48,176
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,553,817
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	794,343	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,514,875	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		1,187,000
31.	OTHER LIABILITIES		38,335-
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		4,702,482
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		150,000
37.	UNDIVIDED PROFITS		70,752
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		320,752
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		5,023,234

ORGANIZED 1979 NO. 107

MONTE VISTA INDUSTRIAL BANK
MONTE VISTA

OFFICERS-

GERALD LEE CREERY, PRESIDENT; BONNIE L. WALLER, VICE-PRESIDENT
BARRY MARSHALL, ASSISTANT VICE-PRESIDENT
DIRECTORS-

DAN KIELY, GARY RIFE

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		322,580
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,562,484	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	23,286	
	C. LOANS, NET		1,539,198
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		11,104
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		65,660
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		79,933
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,018,475

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		136,767
18.	NOW ACCOUNTS		46,283
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		428,742
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		250,541
22.	REGULAR CERTIFICATES OF DEPOSIT		865,675
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,728,008
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	475,025	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,116,216	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		121,628
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,849,636
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	100,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	50,000
37.	UNDIVIDED PROFITS	18,839
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	168,839
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	2,018,475

ORGANIZED 1981 NO. 127

COMMERCIAL CREDIT INDUSTRIAL BANK
MONTROSE

OFFICERS-

THOMAS MULDOWNEY, PRESIDENT; RUSSELL BULLOCK, GERARD PETERSON, EDWARD QUESENBERRY, LEO BREWER, VICE PRESIDENTS; SHIELA NATHANSON SECRETARY; STEPHEN RZECZKOWSKI, TREASURER

DIRECTORS-

JAMES MULLINS, GERALD PETERSON, RAYMOND TERHORST

DECEMBER 31, 1985

ASSETS:			
1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		49,076
2.	U.S. TREASURY SECURITIES		158,148
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,958,770	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	38,966	
	C. LOANS, NET		2,919,804
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		2,898
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		41,244
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,171,170
LIABILITIES:			
17.	REGULAR PASSBOOK SAVINGS		474,095
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		49,732
22.	REGULAR CERTIFICATES OF DEPOSIT		600,686
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		319-
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,124,194
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	650,099	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		1,248,522
31.	OTHER LIABILITIES		10,791
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,383,507
33.	SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:			
34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		550,000
37.	UNDIVIDED PROFITS		137,663
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		787,663
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,171,170

ORGANIZED 1971 NO. 062

MOUNTAIN INDUSTRIAL BANK
MONTROSE

OFFICERS-

CARL U. O'NEILL, PRESIDENT; CHARLES G. O'NEILL, EXECUTIVE VICE-PRESIDENT HAROLD B. HARTMAN, VICE-PRESIDENT; PERRY A. FLANIGAN, SECRETARY/ TREASURER

DIRECTORS-

EMMITT CASTLE, PERRY A. FLANIGAN, HAROLD D. FRASIER, HAROLD B. HARTMAN, CARL U. O'NEILL

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,213,000
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		200,000
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		407,000
5.	OTHER BONDS, NOTES AND DEBENTURES		63,000
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		36,000
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		125,000
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	6,078,000	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	158,000	
	C. LOANS, NET		5,920,000
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		123,000
11.	FURNITURE AND FIXTURES, NET		
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		143,000
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		165,000
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		9,395,000

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		282,000
18.	NOW ACCOUNTS		112,000
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		2,556,000
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		293,000
22.	REGULAR CERTIFICATES OF DEPOSIT		4,634,000
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		63,000
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		7,940,000
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	2,668,000	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	4,697,000	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		175,000
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		8,115,000
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	1,000,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	200,000
37.	UNDIVIDED PROFITS	80,000
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,280,000
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	9,395,000

ORGANIZED 1982 NO. 156

CITICORP NORTHGLENN SAVINGS & INDUSTRIAL BANK
NORTHGLENN

OFFICERS-

CHARLES H. JOHNSON, PRESIDENT; KENT L. ASHTON, VICE-PRESIDENT/CASHIER; JAMES RAYBURN, VICE-PRESIDENT/SECRETARY; JOHN F. STERLING JR., WILLIAM E. WINGATE, JR., VICE-PRESIDENTS; LEONARD W. GROSS, ASSISTANT TREASURER

DIRECTORS-

KENT L. ASHTON, CHARLES H. JOHNSON, JAMES T. RAYBURN, JOHN F. STERLING, JR., ROBERT J. WELSH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,370,043
2.	U.S. TREASURY SECURITIES		1,015,338
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	25,004,310	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	264,279	
	C. LOANS, NET		24,740,031
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		27,425
11.	FURNITURE AND FIXTURES, NET		52,609
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		246,631
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		27,452,077

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		22,048
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,457,517
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		734,158
22.	REGULAR CERTIFICATES OF DEPOSIT		10,860,084
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		21,364
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		13,095,171
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,454,517	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	11,615,606	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		8,666,001
31.	OTHER LIABILITIES		947,542
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		22,708,714
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		2,000,000
37.	UNDIVIDED PROFITS		2,243,363
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		4,743,363
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		27,452,077

ORGANIZED 1976 NO. 087

MELLON NORTHGLENN INDUSTRIAL BANK
NORTHGLENN

OFFICERS-

ARTHUR L. BRONSTEIN, PRESIDENT; ROBERT C. CUMBERLAND, RICHARD BENNETT, ASSISTANT VICE-PRESIDENTS; WALTER F. EMMONS, SECRETARY; PATRICIA N. MCCLAIN, ASSISTANT SECRETARY; PAUL B. MIERKIEWICZ, TREASURER

DIRECTORS-

CHARLES W. BENJAMIN, ARTHUR L. BRONSTEIN, WALTER F. EMMONS, THOMAS A. HAEUSSLER

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		498,904
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,718,258	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	58,824	
	C. LOANS, NET		2,659,434
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		3,332
11.	FURNITURE AND FIXTURES, NET		6,450
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		251,566
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,419,686

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		162,489
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		738,170
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		479,990
22.	REGULAR CERTIFICATES OF DEPOSIT		1,182,008
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		62,209
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,624,866
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	738,170	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,724,207	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		150,000
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		21,288
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,796,154
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		400,000
37.	UNDIVIDED PROFITS		123,532
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		623,532
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,419,686

ORGANIZED 1982 NO. 150

PARKER INDUSTRIAL BANK
PARKER

OFFICERS-

SANDRA J. HERZOG, PRESIDENT; AUGUST J. FISCHER, SECRETARY

DIRECTORS-

WALLACE E. CARROLL, FRED DRANSFELDT, AUGUST J. FISCHER, SANDRA HERZOG, RICHARD KNAPP, CAROL SHARP, LOUIS SPINOZZI

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		741,736
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,536,258	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	35,901	
	C. LOANS, NET		3,500,357
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		8,523
11.	FURNITURE AND FIXTURES, NET		4,396
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		26,554
15.	OTHER ASSETS		89,202
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,370,768

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		76,380
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		429,124
20.	MONEY MARKET ACCOUNTS		2,003,209
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		218,047
22.	REGULAR CERTIFICATES OF DEPOSIT		1,066,718
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		59,778
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,853,256
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	2,432,333	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,344,543	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		62,391
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,915,647
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		300,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		60,000
37.	UNDIVIDED PROFITS		95,121
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		455,121
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		4,370,768

ORGANIZED 1963 NO. 038

AVCO PUEBLO INDUSTRIAL BANK
PUEBLO

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL, JR., ASSISTANT VICE-PRESIDENT; CHARLES J. MARTINEZ, VICE-PRESIDENT/CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, HENRY J. COLL, JR., GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		5,092
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		9,822
5.	OTHER BONDS, NOTES AND DEBENTURES		7,817
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,302,133	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	85,695	
	C. LOANS, NET		2,216,438
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		1,405
11.	FURNITURE AND FIXTURES, NET		5,958
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		740
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,247,272

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		58,068
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		31,840
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		57,709
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		583
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		148,200
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-20)	31,840	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	58,292	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		1,433,787
31.	OTHER LIABILITIES		103,815
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,685,802
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		71,902
37.	UNDIVIDED PROFITS		289,568
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		561,470
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,247,272

ORGANIZED 1940 NO. 005

COMMERCIAL CREDIT INDUSTRIAL BANK
PUEBLO

OFFICERS-

THOMAS MULDOWNEY, PRESIDENT; JOSEPH HUERTA, GERALD PETERSON, EDWARD QUESENBERRY, VICE-PRESIDENTS; SHEILA NATHANSON, SECRETARY; STEPHEN RZECZKOWSKI, TREASURER

DIRECTORS-

JAMES MULLINS, GERALD PETERSON, RAYMOND TERHORST

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		69,721
2.	U.S. TREASURY SECURITIES		29,353
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	7,001,813	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	123,448	
	C. LOANS, NET		6,878,365
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		171,104
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		7,148,543

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		253,896
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		30,403
22.	REGULAR CERTIFICATES OF DEPOSIT		372,503
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		55
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		656,857
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	402,961	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		5,708,753
31.	OTHER LIABILITIES		6,491
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		6,372,101
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		390,000
37.	UNDIVIDED PROFITS		286,442
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		776,442
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		7,148,543

ORGANIZED 1980 NO. 125

HOUSEHOLD PUEBLO INDUSTRIAL BANK
PUEBLO

OFFICERS-

SHARON A. DUTCHER, PRESIDENT; R. S. WINDER, R. F. SPAULDING, ASSISTANT SECRETARIES

DIRECTORS-

SHARON A. DUTCHER, MARK S. MIRZA, MICHAEL D. WILLIAMS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		98,424
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,571,538	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	65,695	
	C. LOANS, NET		2,505,843
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		6,628
11.	FURNITURE AND FIXTURES, NET		7,500
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		100,000
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		42,353
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,760,748

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		68,867
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		228,982
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		21,921
22.	REGULAR CERTIFICATES OF DEPOSIT		824,186
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		13,076
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,157,032
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-20)	228,982	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	859,183	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		780,000
31.	OTHER LIABILITIES		152,485
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,089,517
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		400,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		150,000
37.	UNDIVIDED PROFITS		121,231
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		671,231
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,760,748

ORGANIZED 1967 NO. 049

HOUSEHOLD VALLEY INDUSTRIAL BANK
PUEBLO

OFFICERS-

MICHAEL D. WILLIAMS, CHAIRMAN OF BOARD/VICE-PRESIDENT/SECRETARY; MARK S. MIRZA, PRESIDENT/TREASURER; R. S. WINDER, R. F. SPALDING, ASSISTANT SECRETARIES

DIRECTORS-

JANETTE BALL, SHARON DUTCHER, MARK S. MIRZA, MICHAEL WILLIAMS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,543,845
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,840,476	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	71,090	
	C. LOANS, NET		2,769,386
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		5,302
11.	FURNITURE AND FIXTURES, NET		11,770
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		36,621
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		45,460
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,412,384

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		976,070
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		53,167
22.	REGULAR CERTIFICATES OF DEPOSIT		2,763,861
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		54,449
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,847,547
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,871,478	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		17,947
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,865,494
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		300,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		183,344
37.	UNDIVIDED PROFITS		63,546
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		546,890
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		4,412,384

ORGANIZED 1981 NO. 140

PUEBLO 1ST INDUSTRIAL BANK
PUEBLO

OFFICERS-

HAROLD W. DOBSON, PRESIDENT/CHAIRMAN OF BOARD; PABLO C. RAMIREZ, VICE-PRESIDENT; LYNNE B. MURRAY, SECRETARY; HARRIS H. SIMMONS, TREASURER/ASSISTANT SECRETARY

DIRECTORS-

HAROLD W. DOBSON, CLIFFORD E. KATALIN, PABLO C. RAMIREZ, HARRIS H. SIMMONS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		284,618
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,128,254	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	43,238	
	C. LOANS, NET		2,085,016
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		68,422
11.	FURNITURE AND FIXTURES, NET		14,391
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		6,743
15.	OTHER ASSETS		32,957
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,492,147

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		291,126
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		199,266
22.	REGULAR CERTIFICATES OF DEPOSIT		1,139,854
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		22,857
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,653,103
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,361,977	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		69,810
30.	BILLS PAYABLE TO PARENT COMPANY		496,000
31.	OTHER LIABILITIES		4,134-
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,214,779
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		40,000
37.	UNDIVIDED PROFITS		37,368
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		277,368
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,492,147

ORGANIZED 1957 NO. 011

PUEBLO U. S. INDUSTRIAL BANK
PUEBLO

OFFICERS-

KEITH MILES, PRESIDENT; BRUNO ELARI, SR. VICE-PRESIDENT; SHIRLEY SIMONICH, R. C. DICKIE, VICE-PRESIDENTS; T. C. MCCAMEY, SECRETARY; T. DALRYMPLE, ASSISTANT SECRETARY; EVAN N. HALE, TREASURER

DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		104,067
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,717,442	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	26,259	
	C. LOANS, NET		1,691,183
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		17,864
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		19,769
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,832,883

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		11,399
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		455,514
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		157,620
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		2,298
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		626,831
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-20)	455,514	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	159,918	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		102,897
31.	OTHER LIABILITIES		24,902
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		754,630
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		500,000
37.	UNDIVIDED PROFITS		78,253
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,078,253
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		1,832,883

ORGANIZED 1964 NO. 048

FIRST INDUSTRIAL BANK
ROCKY FORD

OFFICERS-

CHARLES J. MILLER, PRESIDENT; BARBARA A. MILLER, VICE-PRESIDENT/CASHIER; JOHN R. MORRISON, VICE-PRESIDENT

DIRECTORS-

GLENN GRIMSLEY, CHARLES J. MILLER, JOHN R. MORRISON

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,384,124
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		150,638
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	7,663,825	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	108,038	
	C. LOANS, NET		7,555,787
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		69,557
11.	FURNITURE AND FIXTURES, NET		42,397
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		120,413
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		9,322,916

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		618,948
18.	NOW ACCOUNTS		721,830
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,287,538
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		502,018
22.	REGULAR CERTIFICATES OF DEPOSIT		5,135,528
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		97,495
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		8,363,357
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	2,628,316	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	5,735,041	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		7,156
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		8,370,513
33.	SUBORDINATED NOTES AND DEBENTURES		100,000

EQUITY CAPITAL:

34.	COMMON STOCK		150,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		500,000
37.	UNDIVIDED PROFITS		202,403
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		852,403
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		9,322,916

ORGANIZED 1978 NO. 104

THE WESTERN INDUSTRIAL BANK
STEAMBOAT SPRINGS

OFFICERS-

LAWRENCE A. FAIN, PRESIDENT; ROBERT G. FROST, VICE-PRESIDENT; PETER W. WILLIAMS, SECRETARY; JOAN M. IHRIG, ASSISTANT TREASURER

DIRECTORS-

ROBERT F. CALMAN, LAWRENCE A. FAIN, ROBERT G. FROST, JAMES C. KEARNEY, PETER W. WILLIAMS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		526,828
2.	U.S. TREASURY SECURITIES		301,848
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		1,314,789
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		875,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	935,811	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	10,000	
	C. LOANS, NET		925,811
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		48,783
11.	FURNITURE AND FIXTURES, NET		53,345
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		25,000
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		180,000
15.	OTHER ASSETS		186,335
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,437,739

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		436,897
18.	NOW ACCOUNTS		1,535,011
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		578,427
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		108,311
22.	REGULAR CERTIFICATES OF DEPOSIT		844,590
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		24,670
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,527,906
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	2,113,438	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	977,571	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		3,118
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,531,024
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	100,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	300,000
37.	UNDIVIDED PROFITS	506,715
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	906,715
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	4,437,739

ORGANIZED 1954 NO. 014

STERLING INDUSTRIAL BANK
STERLING

OFFICERS-

WILLIAM H. KINNEY, PRESIDENT; ROBERT SAMSON, JAMES ELLIFF, VICE-PRESIDENT; DAVID GUSZAK, CASHIER

DIRECTORS-

JAMES ELLIFF, JOHN E. ELLIFF, BERNARD HECKER, WILLIAM KINNEY, KENNETH LAWRENCE

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		443,003
2.	U.S. TREASURY SECURITIES		999,599
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		110,681
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		5,240
7.	EXCESS FUNDS SOLD		330,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	6,210,106	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	79,526	
	C. LOANS, NET		6,130,580
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		66,288
11.	FURNITURE AND FIXTURES, NET		147,969
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		118,999
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		27,404
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		238,349
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		8,618,112

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		601,667
18.	NOW ACCOUNTS		304,877
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		818,285
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		265,858
22.	REGULAR CERTIFICATES OF DEPOSIT		5,882,212
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		64,855
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		7,937,754
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,123,162	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	6,212,925	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		134,859
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		8,072,613
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		250,000
35.	OTHER CAPITAL STOCK		270,000
36.	SURPLUS		25,499
37.	UNDIVIDED PROFITS		
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		545,499
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		8,618,112

ORGANIZED 1979 NO. 115

STRASBURG INDUSTRIAL BANK
STRASBURG

OFFICERS-

DAN R. KIELY, CHAIRMAN OF BOARD; CONNIE J. MOOS, PRESIDENT/CASHIER; GARY L. RIFE, VICE-PRESIDENT/SECRETARY; FAYTHE L. MERRICK, ASSISTANT CASHIER

DIRECTORS-

DAN R. KIELY, CONNIE J. MOOS, GARY L. RIFE

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,270,396
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,333,959	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	24,000	
	C. LOANS, NET		2,309,959
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		2,008
11.	FURNITURE AND FIXTURES, NET		7,585
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		1,549
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		187,415
15.	OTHER ASSETS		28,457
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,807,369

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		29,325
18.	NOW ACCOUNTS		54,956
19.	PAYABLE THRU DRAFT ACCOUNTS		7,132
20.	MONEY MARKET ACCOUNTS		1,017,108
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		722,930
22.	REGULAR CERTIFICATES OF DEPOSIT		1,778,177
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		40,862
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,650,490
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,079,196	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,541,969	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		19,626
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,670,116
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		25,000
37.	UNDIVIDED PROFITS		12,253
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		137,253
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,807,369

ORGANIZED 1982 NO. 162

THORNTON U. S. INDUSTRIAL BANK
THORNTON

OFFICERS-

KEITH MILES, PRESIDENT; BRUNO ELARI, SR. VICE-PRESIDENT; R. C. DICKIE, MICHAEL L. HORNE, VICE-PRESIDENTS; T.C. MCCAMEY, SECRETARY; T. DALRYMPLE, ASSISTANT SECRETARY; EVAN N. HALE, TREASURER

DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH MILES

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		331,663
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,714,033	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	58,200	
	C. LOANS, NET		3,655,833
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		5,273
11.	FURNITURE AND FIXTURES, NET		22,052
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		60,086
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,074,907

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		18,520
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		776,801
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		2,551
22.	REGULAR CERTIFICATES OF DEPOSIT		1,015,078
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		16,263
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,829,213
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	766,801	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,033,892	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		991,842
31.	OTHER LIABILITIES		54,807
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,875,862
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		100,000
37.	UNDIVIDED PROFITS		599,045
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,199,045
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		4,074,907

ORGANIZED 1962 NO. 033

TRINIDAD U. S. INDUSTRIAL BANK
TRINIDAD

OFFICERS:

KEITH MILES, PRESIDENT; BRUNO ELARI, SR. VICE-PRESIDENT; MARCUS VIGIL, R. C. DICKIE, VICE-PRESIDENTS; T. C. MCCAMEY, SECRETARY, T. DALRYMPLE, ASSISTANT SECRETARY; EVAN N. HALE, TREASURER

DIRECTORS:

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,040,066
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	915,668	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	25,553	
	C. LOANS, NET		890,115
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		14,858
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		6,908
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		17,668
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,969,615

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		393,560
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		103,091
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		312,140
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		6,250
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		815,041
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	103,091	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	318,390	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		38,256
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		853,297
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		500,000
37.	UNDIVIDED PROFITS		116,318
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,116,318
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		1,969,615

ORGANIZED 1980 NO. 142

VAIL FIRSTBANK INDUSTRIAL BANK
VAIL

OFFICERS-

ROGER A. BEHLER, PRESIDENT; TERRY L. HALVERSON, PAUL J. GALE, VICE-PRESIDENTS; DAVID E. TSCHOPP, VICE-PRESIDENT/CASHIER; CURTIS J. HARRIS, AUDITOR; STEVEN J. SWENSON, ASSISTANT VICE-PRESIDENT

DIRECTORS-

ROBERT S. APPEL, ROGER A. BEHLER, DONALD J. EGAN, LARRY HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, J. R. THOMAS, GEORGE WILLIAMS, J. ROBERT YOUNG

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,272,634
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		69,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	37,800	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	500	
	C. LOANS, NET		37,300
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		22,921
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		61,234
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,463,089

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		118,099
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		716,848
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		385,011
25.	ACCRUED INTEREST ON ALL DEPOSITS		3,352
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,223,310
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	834,947	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	388,363	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		12,221
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,235,531
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		20,000
37.	UNDIVIDED PROFITS		107,558
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		227,558
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		1,463,089

ORGANIZED 1979 NO. 114

FIRST WALSENBERG INDUSTRIAL BANK
WALSENBERG

OFFICERS-

DR. FRED MANGHINI, PRESIDENT; JAY CROOK, R. E. KURTZ, VICE PRESIDENTS; JAMIE R. MEDINA, MANAGER/CASHIER

DIRECTORS-

JAY D. CROOK, E. A. GAYTON, VIRGIL LADURINI, DR. FRED A. MENGHINI

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		178,363
2.	U.S. TREASURY SECURITIES		458,463
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,017,012	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	48,924	
	C. LOANS, NET		968,088
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		14,916
11.	FURNITURE AND FIXTURES, NET		5,244
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		9,700
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		46,286
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,681,060

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		103,964
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		118,202
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		1,251,842
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		23,128
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,497,136
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	118,202	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,274,970	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		17,682-
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,479,454
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		30,000
37.	UNDIVIDED PROFITS		71,606
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		201,606
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		1,681,060

ORGANIZED 1981 NO. 145

WELLINGTON COLORADO INDUSTRIAL BANK
WELLINGTON

OFFICERS-

MIKE PRESZLOW, PRESIDENT/CASHIER; JACK WANSTREET, RICHARD ZIEMAN, VICE-PRESIDENTS; VICKIE RYAN, RHONDA FITCH, ASSISTANT CASHIERS

DIRECTORS-

MIKE PRENZLOW, JACK WANSTREET, RICHARD ZIEMAN, LESTER LERICH, ROBERT R. STAFFORD, RAYMOND A. MURRAY, JOHN D. RANKIN

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		108,441
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		199,919
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	836,899	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES		
	C. LOANS, NET		836,899
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		13,008
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		40,154
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		51,621
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,250,042

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		45,474
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		387,595
20.	MONEY MARKET ACCOUNTS		68,183
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		12,423
22.	REGULAR CERTIFICATES OF DEPOSIT		598,268
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		13,290
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,125,233
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	455,778	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	623,981	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		1,364
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,126,597
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	150,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	30,000
37.	UNDIVIDED PROFITS	56,555-
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	123,445
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	1,250,042

ORGANIZED 1963 NO. 037

AVCO WESTMINSTER INDUSTRIAL BANK
WESTMINSTER

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, JOHN K. LYONS, THOMAS G. HETZEL, EDWARD P. FITZGERALD, ASSISTANT TREASURERS; LAILA B. SOARES, ASSISTANT SECRETARY; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL, JR., ASSISTANT VICE-PRESIDENT; TERI REICHEN, VICE-PRESIDENT/CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, HENRY J. COLL, JR., GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		23,594
2.	U.S. TREASURY SECURITIES		19,634
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		45,450
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,090,127	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	114,564	
	C. LOANS, NET		2,975,563
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		468
11.	FURNITURE AND FIXTURES, NET		6,958
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		39,131
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,110,798

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		116,395
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		226,015
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		177,358
22.	REGULAR CERTIFICATES OF DEPOSIT		
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		2,287
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		522,055
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-20)	226,015	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	179,645	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		1,682,142
31.	OTHER LIABILITIES		171,594
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,375,791
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		135,000
37.	UNDIVIDED PROFITS		400,007
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		735,007
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,110,798

ORGANIZED 1968 NO. 055

WESTMINSTER MANUFACTURERS HANOVER INDUSTRIAL BANK
WESTMINSTER

OFFICERS-

JEFFREY T. RAST, PRESIDENT; THOMAS M. RYAN, SR. VICE-PRESIDENT/CASHIER DOUGLAS C. SPRINGSTEEL, VICE-PRESIDENT; STEPHEN P. KILLOUGH, SR. VICE-PRESIDENT/SECRETARY; RUTH L. FALBE, VICE-PRESIDENT/ASSISTANT SECRETARY; REGIS J. FOCHLER, VICE-PRESIDENT

DIRECTORS-

JEFFREY T. RAST, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH, WILLIAM T. MCGOWAN, JOHN P. NEARY, THOMAS M. RYAN, EDWARD W. MAY

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,072,425
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		131,445
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	10,335,592	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	103,455	
	C. LOANS, NET		10,232,137
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		19,917
11.	FURNITURE AND FIXTURES, NET		20,393
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		69,558
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		11,545,875

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		178,248
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		2,314,604
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		268,874
22.	REGULAR CERTIFICATES OF DEPOSIT		3,896,311
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		42,863
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		6,700,900
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	2,314,604	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	4,208,048	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		1,065,677
31.	OTHER LIABILITIES		1,068,183
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		8,834,760
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	600,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	900,000
37.	UNDIVIDED PROFITS	1,211,115
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	2,711,115
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	11,545,875

ORGANIZED 1964 NO. 046

CREDITHRIFT OF AMERICA INDUSTRIAL BANK
WHEAT RIDGE

OFFICERS-

WENDELL L. DIXON, PRESIDENT, LOUIS DURFEE, GARY E. COTTRELL, GEORGE R. WOODRUFF, ROSSITER A. ARMSTRONG, FRED KOHLRUSS, JAMES A. RICHARDS, JOHN BOLGER, TROY GOODWIN, JOSEPH L. HENRY, GAYLORD E. FRANCIS, DAVID C. SEELEY, OWEN M. HAMILTON, JOSEPH P. TIMPONE, DAVID M. LACKEY, ROBERT R. PATTON, JAMES S. SNYDER, DONALD C. BRYERS, GEORGE M. LINDSTROM, TIMOTHY A. TEMPLE, VICE-PRESIDENTS; LYSLE I. ABBOTT, SECRETARY; THOMAS P. GULLEY WILLIAM A. ROTZIEN, ASSISTANT SECRETARIES; JAMES E. ROBINSON, TREASURER, ROBERT P. PLUMMER, ASSISTANT TREASURER; ARTHUR D. HOLLEY, CASHIER

DIRECTORS-

WENDELL L. DIXON, LOUIS DURFEE, LYSLE ABBOTT, GAYLORD E. FRANCIS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		800
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,476,274	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	89,817	
	C. LOANS, NET		3,388,457
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		8,886
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		9,295
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,407,438

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS	
18.	NOW ACCOUNTS	
19.	PAYABLE THRU DRAFT ACCOUNTS	
20.	MONEY MARKET ACCOUNTS	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)	
22.	REGULAR CERTIFICATES OF DEPOSIT	
23.	BROKERED DEPOSITS	
24.	OTHER TIME DEPOSITS	
25.	ACCRUED INTEREST ON ALL DEPOSITS	
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)	
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	
27.	EXCESS FUNDS PURCHASED	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
	B. OTHER LIABILITIES FOR BORROWED MONEY	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	
30.	BILLS PAYABLE TO PARENT COMPANY	1,477,293
31.	OTHER LIABILITIES	14,283
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)	1,491,576
33.	SUBORDINATED NOTES AND DEBENTURES	

EQUITY CAPITAL:

34.	COMMON STOCK	200,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	800,000
37.	UNDIVIDED PROFITS	915,862
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,915,862
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	3,407,436

ORGANIZED 1972 NO. 065

ROCKY MOUNTAIN WIDEFIELD INDUSTRIAL BANK
WIDEFIELD

OFFICERS-

W. HAROLD DOBSON, PRESIDENT/CHAIRMAN OF BOARD; LINDA M. BARNES, VICE-PRESIDENT; HARRIS H. SIMMONS, TREASURER/CASHIER; B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, ASSISTANT SECRETARY

DIRECTORS-

LINDA M. BARNES, W. HAROLD DOBSON, CLIFFORD E. KATALIN, HARRIS H. SIMMONS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		142,004
2.	U.S. TREASURY SECURITIES		192,922
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	6,349,860	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	290,069	
	C. LOANS, NET		6,059,791
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		22,110
11.	FURNITURE AND FIXTURES, NET		29,588
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		61,996
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		67,506
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		6,575,917

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		100,490
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		379,856
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		153,157
22.	REGULAR CERTIFICATES OF DEPOSIT		1,030,973
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		17,042
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,681,518
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	480,346	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,201,172	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		4,132,000
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		118,545
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		5,932,063
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		110,400
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		138,800
37.	UNDIVIDED PROFITS		394,654
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		643,854
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		6,575,917

ORGANIZED 1978 NO. 100

YUMA INDUSTRIAL BANK
YUMA

OFFICERS-

GARY L. RIFE, PRESIDENT; DALETTE S. ADAMS, VICE-PRESIDENT/SECRETARY
ROBERT D. BUCHANAN, SECRETARY

DIRECTORS-

ROBERT D. BUCHANAN, GARY L. RIFE, ROBERT E. WILSON, GERALD E. ZION

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		338,271
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		243,503
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,591,412	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	27,593	
	C. LOANS, NET		2,563,819
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		9,328
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		80,220
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		66,819
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,301,960

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		103,917
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		772,744
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		22,368
22.	REGULAR CERTIFICATES OF DEPOSIT		2,194,096
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		3,513
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,096,638
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	772,744	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,219,977	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		13,598
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,110,236
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		40,000
37.	UNDIVIDED PROFITS		51,724
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		191,724
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,301,960